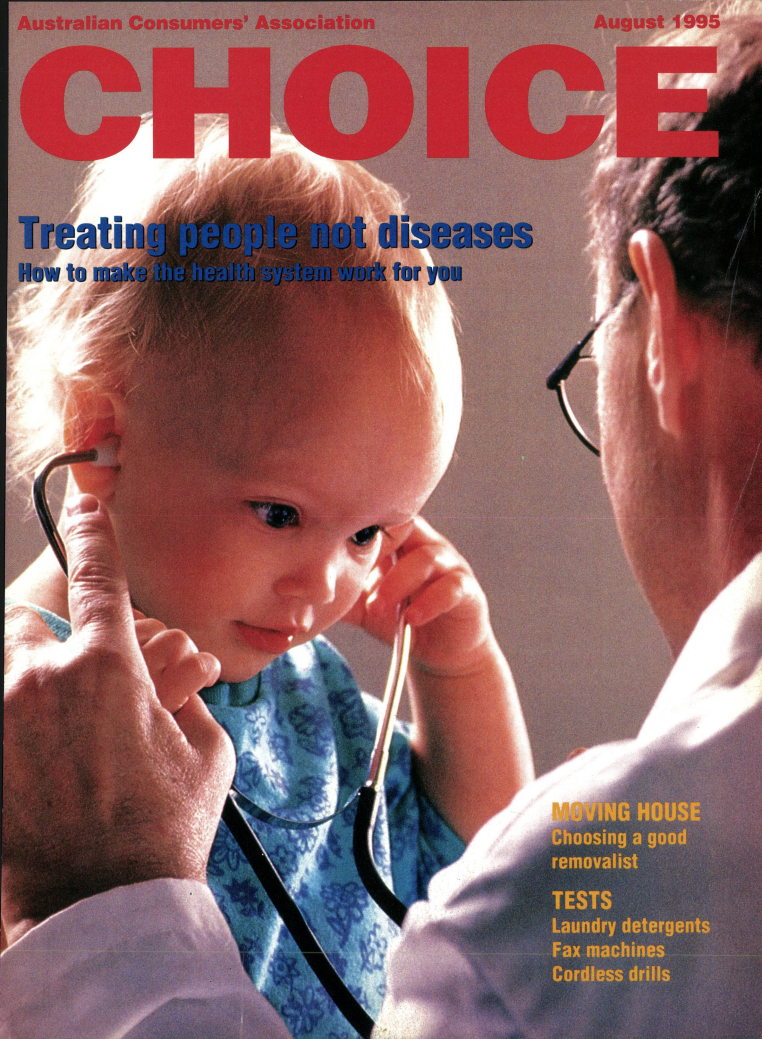


Australian Consumers' Association

August 1995

CHOICE



Treating people not diseases

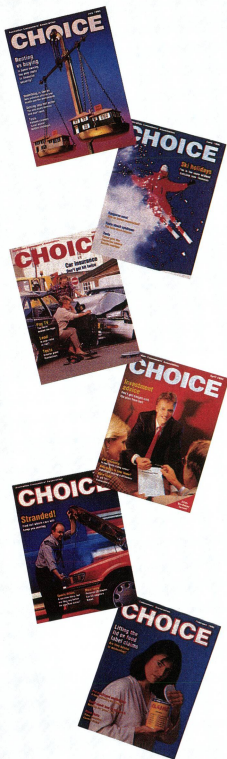
How to make the health system work for you

MOVING HOUSE

Choosing a good
removalist

TESTS

Laundry detergents
Fax machines
Cordless drills



About the Consumers' Association

The Australian Consumers' Association is a non-profit, non-party-political organisation established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers.

We are completely independent. We buy all the products we test on the open market. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our CHOICE ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a Best Buy. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE.

No commercial use policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or our other publications. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; fax (02) 558 9341.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote consumers' rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Membership costs \$75 per year, which covers your subscription to CHOICE plus a further subscription to our consumer policy and campaigning magazine, *Consuming Interest*.

About CHOICE

CHOICE is published monthly by the Australian Consumers' Association.

Subscription rates. \$48 for one year, \$89 for two years; institutions \$66 per year.

Subscription problems or changes of address. Write to Subscriptions Department, CHOICE, 57 Carrington Road, Marrickville 2204, phone (02) 558 8088 or fax (02) 559 3260. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

Back issues. Subscribers can buy back issues at the following rates: \$6 for one copy, \$10 for two, \$13 for three, and \$4 each after that. Non-subscribers can purchase back issues that are less than 12 months old for \$16 per copy; more than 12 months old, \$10. Write to Consumer Information Service, CHOICE, 57 Carrington Road, Marrickville 2204, or phone (02) 559 9855.

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Mailing lists. We never sell the CHOICE mailing list to other organisations. We also don't purchase mailing lists for marketing purposes from other organisations.

Other Consumers' Association products

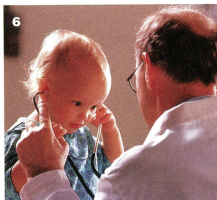
Choice Books publishes non-fiction titles on a wide range of topics, with a consumer perspective.

Consumer Bookshelf offers both Choice Books and material from other publishers for sale by mail order.

Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry. For work to be accepted by Test Research, consumer benefit must be the primary outcome (for example, testing for energy labelling).

Consuming Interest, our quarterly campaigning magazine, is published in February, May, August and November. It provides straight facts, probing analysis, in-depth reporting, informed opinion and stimulating debates. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Travel. This magazine is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.



Cover photo: The Photo Library / Andy Sacks



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You hear frequently that a glass or two of wine a day is good for your heart. What's the evidence, and how much is too much?

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Anti-lock braking is a good safety feature, but if you don't know what to expect when it comes into effect you might react inappropriately.

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The health system has started to focus on people rather than diseases, but you still need to work at good communication with your doctor to get the most out of your health care. This first part of a series about Australia's health system looks at your relationship with GPs and specialists, at informed consent and making complaints.

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Anyone with a driving licence and a truck can set themselves up as a removalist, so how can you take some of the risk out of choosing a company and still keep the costs reasonable?

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Computer printers, high chairs, hair removal products, using the hospital system, drinking water quality, investing in shares.

October, November, December

Tests: 500 L fridges, washing machines, reverse-cycle air conditioners, spreads and trans fatty acids, electric lawnmowers, clothes dryers, termite inspections, scotch blenders, digital mobile phones.

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15 Laundry detergents

Detergent ads still seem to take up hours a week on TV, but which ones really do wash the whitest? This test has the answers.

35 Three-in-one fax machines

Three-in-ones combine fax, phone and answering machine, and they're a good choice if you need a fax for home or a small business.

41 Cordless drills

Will you find a cordless drill useful? If so, there are definitely models to choose and some to avoid.





CHOICE CUTS

Nuclear tests

FRENCH FALL-OUT

IN RESPONSE to subscriber requests, CHOICE is putting together a list of French products and services. It will be available to anyone who wishes to boycott these products in protest at the resumption of French nuclear testing in the Pacific.

At the time of writing we're just starting to compile the list, and we hope it will be available in early August. We expect to be able to print it in the September issue of CHOICE (if it's not too long!), but if you'd like a copy in the meantime, please write to: French Product List, Consumer Information Service, 57 Carrington Road, Marrickville 2204, or send a fax to (02) 558 9341.



Asthma

'BREATHE EASY' HOME

THE ASTHMA FOUNDATION of Victoria has developed a low-allergy house plan, called the Breathe Easy Home Design, to help reduce common asthma triggers in the home, including dust mites and some other allergens (such as mould and chemical fumes). All features of the design can be fitted into your existing home, except for its slab heating concept (designed to provide very low humidity, which is lethal to dust mites).

The design also includes recommendations on furnishings. For further information on Breathe Easy products contact the Building Development Display Centre, 332 Albert Street, East Melbourne 3002; phone (03) 9419 7488.

The Asthma Foundation of Victoria has a registry of Victorian

builders interested in constructing low-allergy homes. For details, contact the Foundation on (03) 9853 5666.

A word of caution: before you make radical and expensive changes to your home in the hope of improving asthma, make sure the asthmatics in your household have been tested to identify what triggers their attacks and confirm they are allergic to house-dust mites. We've heard of one woman who expected to be cured of her asthma by replacing her carpets with floor tiles, her curtains with blinds and her fabric-covered sofa and chairs with a leather lounge suite. The exercise cost her thousands of dollars but didn't help her asthma. Only later did she discover she was allergic not to house dust but to cat's fur.



COMPULSORY MOTOR VEHICLE INJURY INSURANCE

IN OUR RECENT ARTICLE on car insurance (*Road-testing car insurance*, May 1995) we said all cars must have insurance to cover personal injury to those injured by the driver in a motor accident. One of our Victorian subscribers, however, wrote to say that this wasn't technically correct. He pointed out that some states rely instead on a centrally administered fund for dealing with personal injury resulting from car accidents.

In most states you must take out compulsory third-party or 'CTP' insurance when you register your car. This covers the costs of anyone you may injure in an accident for which you are at fault.

The CTP system involves establishing who's at fault for the accident. The people who are injured

can then claim personal injury damages from the at-fault driver's insurance company.

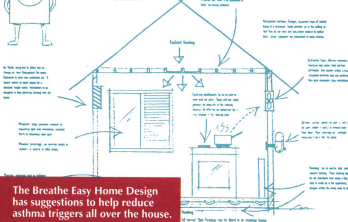
In Victoria, Tasmania and the NT, the system is slightly different. Rather than an insurance-based system, these states have funds for people injured in motor accidents. People injured in a car accident — including the driver who was at fault — can claim for personal injury from the fund.

There are differences in coverage and payout limits between the three states, but the basic idea of a 'no-fault' injury fund is the same — all injured people can claim regardless of who was at fault. (In the NT, however, generally speaking only residents can claim.)

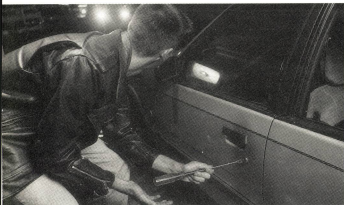
Contributions to the funds are collected as part of the annual vehicle registration fee.



BREATHE EASY.
HOME DESIGN



The Breathe Easy Home Design has suggestions to help reduce asthma triggers all over the house.



LOCK UP YOUR COMMODORES

THE NSW-BASED NRMA recently released its latest report on car theft in south-eastern Australia and the news isn't good — car theft is on the rise.

The report looks at patterns of car theft during 1994, using figures obtained from NRMA insurance claims. The results indicate a sharp increase in the rate of car theft in the latter half of 1994. From July to December, the NRMA registered 10.7 claims for every 1000 car insurance policies, a rise of 2.9 per 1000 from the first half of the year.

The NRMA estimated it paid about \$67 million in car theft and car break-in claims last year. This was a significant increase from 1993's \$57.5 million, but was lower than the peak of \$85 million paid out in 1991. The 1994 figure represents an average cost to NRMA policyholders of \$50.80 each.

They also compared the car theft rates in south-eastern states with the rest of Australia. WA, SA and the ACT showed a significant decrease from the previous year, though WA still had the highest theft rate of any state, with a figure of 14.2 thefts per 1000 vehicles. Tasmania had the lowest rate of 5.1 thefts per 1000 cars, but this was up 23% from the previous year's figure.

The report also noted that the risk of a car being stolen or broken into was strongly related to its age. The incidence of car theft increases with vehicle age up to a certain point, after which it begins to decline.

According to the report, cars made around 1979 are most at risk of being stolen, with a theft rate of 11.5 per 1000 vehicles. In contrast, 1994 models experienced only 1.6 thefts per 1000 cars, the lowest rate recorded.

On the other hand, while newer

cars are at less risk of being stolen outright, they tend to get broken into more often than older models.

The Holden VN Commodore was singled out by the report as being particularly attractive to thieves. In 1994 the VN accounted for 10% of all NRMA car theft claims. This was more than double the number of VN claims made in 1993. At particular risk are VN Commodores made between 1988 and 1991.

According to a police spokesperson quoted in the NRMA report, security improvements incorporated into newer models have made them harder to steal, forcing thieves to target the older models.

The report highlights the huge cost to the community of car theft and car break-ins.

In particular, it may be a surprise that your car doesn't have to be shiny and new for it to be an attractive target. On the contrary, cars over 10 years old make the most popular targets for thieves.

Here are a few simple precautions you can take to minimise the risk of becoming a theft statistic:

- Always lock your car and make sure all the windows are shut. This may seem obvious, but the NRMA report shows 8% of all cars stolen weren't locked.
- Never leave any items or packages in a car where they can be seen. Even if the items themselves aren't valuable, the cost of repair to locks and windows after a break-in can be considerable.
- Don't leave your driver's licence, registration papers or service manuals in the glovebox.
- If you have a car alarm, use it. The NRMA reports that in 83% of thefts involving a car with an alarm fitted, the alarm wasn't switched on when the car was stolen.
- If you have a garage, use it. Most cars are stolen from the street.



CHOICE FAX

CHOICE has a new service available called CHOICEFAX. If you want a copy of an article that has appeared in CHOICE, you can now ring our Consumer Information Service and request — for a small fee — a specific article to be faxed to you the same day.

Faxes must be paid for by credit card when the article is ordered. Subscribers pay a flat fee of \$6 per article; non-subscribers \$16.

Approximately 100 articles (the number will grow each month as CHOICE is published) dating back to 1993 are available to be faxed on request. We also have a complete list of all the articles available for order, which we will happily fax or mail to you free of charge.

If you're not in a hurry for a copy of the article or you don't have a fax machine, you can buy a copy of the magazine issue you require. Again, you pay for the magazine when you order it, and the fees are the same as for a fax. However, non-subscribers will only pay \$10 for magazines more than 12 months old.

But please note — copies of articles in the current month's CHOICE will only be available to non-subscribers around two weeks after the magazine has been sent to subscribers.

To order a faxed article or a magazine, you can either call CHOICE on (02) 558 8088, or fax the Consumer Information Service on (02) 559 3260, including (if possible) the issue date and title of the article required and your credit card details.

Corrections

EXTERIOR PAINT

CHOICE, May 1995

In the table for white paints on page 37 (*Slight deterioration only and Poor performers*), we referred to **WATTYL Solagard Plus Gloss and Low Sheen**. The paints should have been called simply **WATTYL Solagard Gloss and Low sheen**; **Solagard Plus** is a new formulation and is not the paint referred to in this table.

DISHWASHERS

CHOICE, April 1995

In the table on page 41 we reported the water used by the **ASKO 1253** as 22.7 L. This was incorrect; the figure should have read 24.3 L. The water score as published (73%) is correct.

WHAT IS THE INTERNET?

CHOICE, July 1995

It had to happen one day — we printed our own address wrong! Our World Wide Web address, that is. It should be: <http://www.sofcom.com.au/ACA/>

Can you help?

EXPERIENCE WITH MENTAL HEALTH COUNSELLORS

Associate Professor Deborah Saltman is writing a consumers' guide to mental health therapies for **Choice Books**. As part of her research she would like to receive written accounts from people about their experiences with counsellors/therapists — good, bad or just telling the story.

Any account which is published in the book will have the names changed to protect the privacy of the people involved.

Please write direct to Deborah Saltman, c/- The General Practice Professional Unit, University of Sydney, Manly Hospital, Darley Road, Manly 2095.

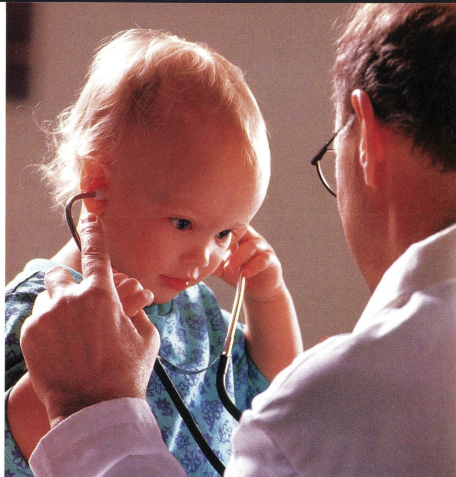
Thank you for your help.

DON'T FORGET!

Just a reminder to please fill in the car reliability survey that was in the centre of last month's issue of CHOICE and send it back to us by August 11. We need your car so we can cover as many models as possible.

CHOICE ON HEALTH

This is the first of a series of articles intended to give you a practical guide to the mainstream health system in Australia. This first part looks at GPs and specialists and gives tips on choosing a good doctor and getting the most from your consultations. It also covers questions of consent to treatment and how to make a complaint about the health system if you need to. We'll follow up later this year and next year with a look at public and private hospitals, day procedure centres, Medicare and private health insurance.



Patient power

Working with your doctor

Most of us will use the health care system at some time in our lives. It can be a daunting and confusing experience, but a little preparation and knowledge can make all the difference.

Choosing good doctors is the first important step to take. Shop around. Some members of the medical profession might not like the term, but shopping around is the key to finding a medical practitioner who suits you. People often try several doctors before they settle on one they like. Others use different doctors for different types of problem.

General Practitioners

The local general practitioner or GP is often our first point of contact with the mainstream health system. GPs give general medical advice, diagnose and treat most common ailments, refer you to specialists if necessary, and provide ongoing medical care and advice.



IN AUSTRALIA WE HAVE COMPLETE freedom of choice when it comes to which GP we go to. If you see a GP once, there's no compulsion to keep going back if you aren't happy with them. You can choose to see someone else — in the same practice or elsewhere — the next time you need medical attention.

For some people, particularly in rural areas, the choice of GP may be limited by constraints such as travel time. Where you have a choice, however, you can exercise your freedom to find a GP who best suits your needs.

GP checklist

So how do you find a good GP? There are no hard and fast rules, but several things will increase your chances of finding one you'll be happy with.

■ Find a GP you're comfortable with and you trust.

This is the first and most important factor in the choice. For a successful visit to a doctor, good communication is essential. You need to feel at ease and be able to talk to a doctor freely, while doctors need to speak in a manner that makes a patient comfortable. If a doctor's manner intimidates you or makes you feel patronised or otherwise uncomfortable in any way, see someone else. It's worth continuing the search. This is not a reflection on the competence of the GP, but just as you generally get on better with some people than others, you may feel more at ease with a different GP. It's a good idea, though, to keep seeing the same one if you're happy, so that you get good ongoing care.

■ You need to have confidence in the GP's medical ability.

All doctors in Australia must have appropriate qualifications and be registered with the medical board of the state in which they practise. Many GPs also

join what is called the 'vocational register'. To be included on the register a GP must undertake ongoing training to keep up to date with new research and expand their skills.

Before making an appointment, ask a GP if they are on the vocational register and choose one who is. It's an indication that they have a commitment to ongoing training. You can also find out if a GP is on the register by phoning your local Medicare office, which can supply you with a list of vocationally registered GPs in your area.

■ Prescriptions

Does your GP examine you and ask detailed questions about the history of your problem before prescribing any medication? Does he or she prescribe cheaper, generic medications (see CHOICE, January 1995) or automatically order a more expensive brand without any discussion?

■ Prevention

Does your GP have a commitment to preventative medicine? Does he or she remind you to have regular health checks (such as Pap smears or mammograms) and discuss changes to your lifestyle (like diet and exercise) which could improve your health without drugs?

■ Hygiene

In view of recent cases of patient-to-patient HIV transmission, as well as the risk of transmitting other more common infections such as hepatitis, you might want to make sure the GP cares about hygiene. It doesn't hurt to check that they wash their hands before and after performing procedures and to ask if they have a steriliser for their instruments, for example — consumer questions like these help keep the profession on their toes.

■ Special services

If you have any special needs, ask what sort of experience the GP has in the area.

While all GPs have general medical training, some may have more qualifications and experience in particular areas. They may, for example, have taken courses in sports medicine, family planning, acupuncture or osteopathy.

■ Taking your views into account

If you have specific views on issues like natural and alternative therapies, contraception, abortion and so on, you will need to raise these at the first visit. While your GP may not agree with you, he or she should be aware of your views and willing to take them into account in any planned treatment.

■ What's the surgery like?

Is the waiting room comfortable? Are there toys for children? Are there long delays? Is the receptionist friendly and helpful?

If you have mobility problems ask before booking an appointment about wheelchair or ramp access. For other people access to the surgery by public transport may be critical or, alternatively, whether car parking is nearby.

■ ¿No habla inglés?

If you're from a non-English-speaking background, look for a GP who speaks your language or for a practice offering interpreter services.

■ When can you see them?

Ask about consultation hours — some GPs offer weekend or evening consultation times. Also check on availability of home visits and after-hours care.

You may like to check whether house calls are provided by GPs from the practice or by unknown doctors from a locum service.

■ How do you pay?

Methods of payments can vary between GPs (see *Paying the bill* on page 9). Check the payment policies and fees before you arrange an appointment and choose a GP who has a billing scheme that suits your requirements.

■ Give them enough information

When booking an appointment, give sufficient information (without breaching your personal privacy) to help the receptionist schedule enough time to deal with you properly. For example, if you want a full medical check-up it may be necessary to allow more time than if you're coming with a sprained ankle or for a booster shot.

A visit to a new doctor

Having decided to try out a doctor, a bit of preparation for the consultation will make best use of both your time and the GP's.

The consultation is an opportunity to share information. The doctor will need detailed information, especially if it's a first consultation, and you'll want feedback too.

What to tell a new GP

■ Take along details about any past major illnesses and operations as well as information about allergies you may have. Also think about your family history. Are there any common diseases or conditions your family members have suffered from? Are there any common causes of death in your family, such as heart disease?

■ Write out a list of any current medications you're taking or bring them with you to the consultation. Note down why and for how long you've been taking each one.

■ Also note down any recent illnesses or treatments you've had. If you have test results, x-rays, etc, from a recent or relevant bout of illness, bring them with you.

■ If you're consulting a doctor because of a specific problem, give some thought to the symptoms. For example, when did they first start? Are they worse at particular times or after performing certain actions? Where exactly is the pain? Is it constant or does it come and go? It's a good idea to write down the answers to questions like these so that you give the GP full, accurate information and don't forget anything important.

■ If you've been on an overseas trip recently, note down the countries you visited and when you were there.

Thinking about all these things and providing complete and accurate information will make the doctor's job of diagnosis easier.

What do you need to know from the visit?

■ During a consultation, doctors should explain what examinations they are

about to perform and why. If you don't understand what's happening, ask — it's important to know what's being done and why. If you don't understand the explanation, don't be intimidated; ask the doctor to explain in words you can understand. The same applies after the examination. You should be given a clear idea of what's been found and what the next step is.

■ In most cases, a GP will give you general advice and may prescribe some medication for your condition, advise you to have further tests or investigations (x-rays, for example) or refer you to a specialist. In each case you should be clearly informed of the reasons and your alternatives. If medication is prescribed, ask about it before you take it: how should it be taken, are there adverse effects, how will it help, what happens if a dose is missed, is there any food or drink that should be avoided while taking it?

What's the key?

Communication is the key to a good consultation. You need to be honest and forthcoming and to discuss openly any fears or worries you have about an illness, proposed treatment or even the consultation itself. But you may also need to be assertive in asking for information from doctors.

Some people ask their doctor to write down a summary, for them to take home, of their condition, the prescribed medication or the proposed tests. You might find this lets you consider issues later in a more comfortable environment.

It isn't a good consultation if a patient fails to understand something and doesn't ask for it to be explained again.

Nor is it a good consultation if the GP seems mainly interested in getting through your appointment and on to the next patient.

With the demands placed on the modern health system, it's all too easy to treat illnesses, conditions and diseases rather than people. Discussing your concerns, talking about how you can contribute to maintaining your health, and communicating about regular prevention strategies should all form part of a successful consumer-GP partnership.

If at this point in the search for a compatible GP you feel the communication has been insufficient, or you were kept waiting too long, or for any other reason you're not satisfied, you'll probably be happier if you keep looking for a GP who does meet your requirements.

Rural GPs

GPs in rural areas have an extended role compared with those in metropolitan areas. Metropolitan GPs don't generally have admitting rights to public hospitals. This means that while they can suggest you go to the Accident and Emergency Department of a hospital for urgent treatment, they can't actually admit you to the hospital ward. If your condition warrants hospitalisation, the GP would usually refer you to a specialist, who would then admit you.

Rural GPs, on the other hand, will generally be able to admit and treat people at the local hospital. They may perform simple surgical procedures such as appendicectomies and be involved in the delivery of babies — procedures which metropolitan GPs would generally refer to a specialist. In recognition of this ex-

TREATED LIKE A HUMAN BEING

Maryann leads a busy life and expects a professional approach from her doctor.

She reports, "I have had good and also terrible experiences of dealing with doctors. I'm grateful that I've been going to the same GP for the last 12 years and he is wonderful. I never feel like a 'number' — there is always time set aside if I need it, everything is explained and we discuss my problems and the choice of options for treatment. He goes to no end of trouble to go through the ingredients in medications I will be taking and possible side-effects.

"I have never felt patronised by him or talked down to. It's almost like talking to a friend, though there is no social connection at all. It's just nice to be treated like an intelligent human being!"



tended role, the GP training program offers an extra year for doctors wishing to enter rural practice.

Paying the bill

GPs are free to set their own charges for a consultation. The government, however, sets a schedule of recommended fees for services. This schedule is used to determine how much Medicare will contribute to the cost. For GP services Medicare pays 85% of the schedule fee (or the schedule fee less \$28.10, whichever is larger). You pay the remaining 15% (or \$28.10), which is referred to as the 'gap'.

When you have paid \$258.10 in gap payments in a calendar year you qualify for the Medicare Safety Net for the rest of the year — you don't have to pay for the gap any more. Families qualify for the Safety Net when their combined gap payments reach \$258.10. They must register as a family to be eligible — having a family

Medicare card is not enough. Individuals don't need to register.

There are three common methods of paying for your visit:

■ **Bulk-billing:** A GP can claim your Medicare benefit directly. This is known as 'bulk-billing'. You will be asked to sign a Medicare form which allows the GP to claim the Medicare rebate straight from the government — you don't need to pay them anything. This means the doctor is effectively charging 85% of the schedule fee.

■ **Pay the GP first, then claim back the Medicare rebate:** You can pay the GP directly for the full cost of the visit and then claim a refund from Medicare. The amount you get will be based on the Medicare schedule fee. If your doctor charges above the schedule fee, you'll have to pay the difference plus the gap.

■ **Give the bill to Medicare:** The GP gives you a bill which you give to Medicare. You then receive a cheque from Medi-

care made out to the doctor for the amount of your entitled refund, which you use to pay the doctor. Once again the refund cheque probably won't cover the full amount of the bill and you'll need to pay the balance.

Ask about the billing policy when you book the appointment. Some GPs bulk-bill all patients. Others may not bulk-bill at all or only bulk-bill pensioners, students, etc. If the GP doesn't bulk-bill in your case, ask about the fee charged and whether it's more than the Medicare schedule fee.

Tests and services such as pathology or x-rays are also covered by Medicare and the clinics that provide these services have similar payment options to those detailed above. You should check with the doctor sending you or contact the clinic to find out what its billing policy is. You can ask to have the test done elsewhere if the billing policy doesn't suit you.

STAYING OUT OF SURGERY

Chris, who is a registered nurse though no longer practising, suffered a prolapsed disk when she was 21. "When I was lifting an 18-stone patient I injured my back and ended up on bedrest for a month. Treatment included a variety of medications plus physiotherapy, and it took me months to recover.

"Two years later, I did the same thing — again lifting a patient — and was hospitalised and in traction for three weeks. The specialist neurosurgeon who was treating me recommended surgery. I decided to refuse and left the hospital — I hadn't liked what I'd seen of the back surgery I'd assisted with or the numbers of people who had to return for more surgery.

"It was depressing to face months and months of recovery again, but a week after leaving hospital I fell and wrenched my



couple of months later, I was virtually back to normal.

"I think there's a place for back surgery when all other options are exhausted. But for the time being, I'm sticking with my chiropractor."

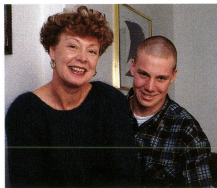
back — and the problem and the pain virtually disappeared. I was amazed! So when I injured my back again at 30 and went to my GP, I refused hospitalisation since it had done so little to improve my situation, but accepted my GP's recommendation to visit a chiropractor. I had always been very suspicious of chiropractors but the jolt and 'cure' from falling convinced me to give it a go.

"With some initial bedrest, the chiropractic treatment and medications, I was able to pick up most of my activities, in a gentle way, in about three weeks. A

THE PYJAMA LEG SOLUTION

Veronica of Maroubra, NSW, has experience in insisting on a second opinion. "After our son, Nicholas, was born in 1980, we soon discovered his feet were twisted. Our GP referred us to a specialist surgeon who wanted to open up all the joints in both his feet and the joints in all the toes. It would have put him in a full body cast for months and in considerable pain. We were horrified about doing that to a six-month-old baby.

"We told our GP that we insisted on a second opinion and to find us a specialist



who would take a different approach. Our doctor seemed slightly reluctant — I guess he thought we were a bit cheeky — but he was still helpful and used his inside knowledge to find us the specialist we needed.

"The second specialist was an orthopaedic paediatrician who told us to tie Nicholas's pyjama legs together — we did that with tape on the inside seams of both pyjama legs. That stopped him from curling his feet around while sleeping. It solved the problem!"

Specialists

The role of a specialist involves the in-depth management and treatment of problems in their particular area. You would generally see a GP for day-to-day health care, with specialist expertise being called in for particular problems.

SPECIALISTS HAVE UNDERTAKEN advanced study and gained qualifications in their particular area of medicine. While a relationship with a GP would ideally be ongoing, you would generally only see a specialist until a particular problem is fixed. In the case of a chronic or continuing problem you may need to see a specialist at regular intervals over a period of time, but the GP still remains the anchor point for general health care.

Getting to see a specialist

It's possible to book an appointment with a specialist directly, but in practice you're usually referred by your GP. If you go directly to a specialist without first getting a referral, you won't be eligible for the Medicare specialist rebate and will have to pay a higher proportion of the consultation cost yourself.

GPs generally have a network of specialists they've dealt with before and consider to be good. Feel free to ask the GP why they're recommending a particular specialist — is it because of their experience or expertise? Find out what training and qualifications they have in the area and how regularly they perform the procedure you may be having.

If you know of a specialist you would prefer, ask to be referred to him or her. There may be other reasons why you don't want to go to the particular specialist the GP recommends — their surgery may not be convenient for you to get to, for example. If this is the case, ask the GP to refer you to someone else.

Paying a specialist is the same as paying your GP (see *Paying the bill* on page 9) — some will bulk-bill, others may charge above the Medicare scheduled fee. Find out what the specialist's billing policy is before you book an appointment. If your GP doesn't know, check directly with the specialist.

Specialists usually have admitting rights to specific hospitals, both public and private. If your condition warrants

a stay in hospital, find out for which hospitals the specialist has admitting rights. If you want to be treated in a particular hospital, you need to make sure the specialist you're being referred to can admit you there. If not, your GP can refer you to a different specialist.

If your case is urgent the GP may ring the specialist direct to explain the situation and get you an appointment as soon as possible. In non-urgent cases you may need to book the appointment yourself. In either case the GP will write a letter of referral detailing the reason he or she is sending you to the specialist. You need to give this to the specialist, who will file it and note the referral date on your bill so you can claim from Medicare.

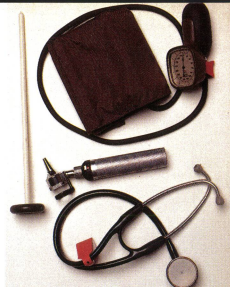
When you get the letter of referral, ask the GP to explain it so you're sure why you're being referred. The specialist's receptionist will also need details about the reason for your consultation to set aside the appropriate time.

The consultation

As with a GP consultation, you can get the most out of a specialist visit with some preparation and planning. The points in *A visit to the doctor* on page 8 apply equally to a visit to a specialist. Again, communication is the key.

Some thought prior to the visit regarding the questions you want to ask and the information you'd like to get will make things easier once you're there. As you think of things, you may prefer to write them down. It's easy to forget something once you're in the consulting rooms.

This is particularly important if you're given bad news during the consultation. According to Dr Patrick Cregan of the Royal Australian College of Surgeons, people can "switch off" after they're given bad news, such as a diagnosis of cancer. If you have questions or points written down, you can use this as



a focus to gather your thoughts. If you're anxious about the consultation, you might ask a friend or relative to come with you for support.

With many conditions a variety of treatment options exists. Your specialist should clearly explain any options and give you information about the pros and cons of each. Don't feel pressured to make a decision about treatment right away. Have the specialist write down any important points you may need to consider so you can go over them away from the stress of the consulting room. You may even wish to go back to your GP to discuss the options. You can then see the specialist again and discuss the situation further.

A second opinion

There are several reasons you might want the opinion of a second specialist. It may be that the doctor you're seeing is pushing a particular line of treatment and is reluctant to discuss the alternatives. It may simply be a case of wanting to hear another perspective on your condition.

To see another specialist you need to go back to your GP and have him or her refer you to someone else. You can ask to be referred to a particular specialist or have the GP suggest someone.

Don't be afraid or embarrassed to seek a second opinion, especially when you need to consider several treatment options. Speaking to a second doctor can often clarify the options and allow you to make a more informed choice. Tell your current specialist you are intending to see another doctor and then discuss it with your GP. When you see the second specialist tell them what tests have already been done so they can get the results and avoid any unnecessary retests.

Informed Consent

How much information is necessary before a person is considered to be 'informed'? Most medical procedures and treatments have a variety of possible, and sometimes rare and obscure, side-effects. Just how far a doctor has to go in explaining all the possible complications is still a matter of debate.

THE ISSUE OF CONSENTING TO medical treatment is a confusing one. As long as you are of sound mind and in a fit state to respond, you have the right to consent to or refuse any medical treatment offered to you. With some specific exceptions (see right), no-one can force you to undergo any treatment or procedure against your will.

You also have the right to know what you are consenting to. This may seem straightforward, but the principle that a person must be in a position to make an informed decision causes much angst in the medical profession. Some doctors feel that explaining rare complications and minute risks can needlessly upset the patient, as well as take a lot of time.

Before any test, procedure or operation, however, a doctor should clearly explain:

- What is going to be done and why.
- The expected outcome — to cure, investigate further, alleviate symptoms, etc — and the likelihood of success.
- The likelihood of any common side-effects or complications that may occur.
- The likely after-effects — could you be temporarily incapacitated in any way? Will you need a certain rest period or time off work?
- Whether the suggested procedure has proven success with your particular condition.
- The possible consequences of not having the particular procedure.
- The availability of alternatives to the suggested procedure.
- Details about who will be carrying out the procedure.

You should get and understand information on all the above points before agreeing to any treatment or procedure. The amount of detail you want is up to you.

Changing your mind

An important point to keep in mind is that you can withdraw your consent to treatment at any time, even if you've previously agreed. Hospitals will ask you to sign a consent form before an operation. This is for the hospital's protection and doesn't legally bind you to go ahead; you can still refuse the operation. If you decide to refuse or stop treatment, however, make sure you're aware of all the consequences — talk to your doctor and get a second opinion if necessary.

Consent doesn't necessarily need to be in writing. When you visit a GP for a check-up, for example, your consent to an ordinary examination would be implied because you have voluntarily sought to see the doctor. Where a proposed treatment involves risks or side-effects, or other options are available, the doctor should actively seek your consent.

In some specific cases your consent is not required, such as:

- When a procedure is prescribed by law — a blood test after a traffic accident, for example.
- In some cases when the person is an involuntary psychiatric patient (although the consent of a guardian may be requested).
- In an emergency situation when the patient is unconscious or otherwise unable to consent, and the procedure is necessary to save the person's life.

Parents and legal guardians have the right to consent on behalf of their children if the children are too young to understand the implications of the decision. The same is true for legal guardians of some people with intellectual disabilities or a mental illness. Parents and guardians do not, however, have the right to withhold consent if refusing treatment would harm the child.



Staying in control

The traditional view that patients need to be kept in the dark about their illnesses and treatments is gradually giving way to one in which health care is seen as a collaborative effort between doctors and the people they treat. In the results of a recent study of 182 cancer patients, published in the *Journal of Clinical Oncology*, 72% indicated they wanted to participate in decisions about their treatment rather than leaving the decision solely to the doctor.

As patients are demanding increasingly more input into their medical treatment, many doctors today are conscious of the need to involve people in the decision-making process and discuss treatment options. But there's still a way to go. If you feel your views aren't being adequately considered or you're not getting all the information you want, be persistent and don't be afraid to ask questions. A consultation with a doctor should be a two-way communication.

Doctors are knowledgeable professionals and their advice on medical matters should be heeded, but you are in the position to know what best suits your personality and lifestyle. Medical science is not an exact one. The side-effects or consequences of a treatment which are a minor inconvenience to one patient may present major difficulties to another.

Staying in control of your health care doesn't mean you have to read a shelf full of medical textbooks and keep up on the latest treatment breakthroughs. If the communication with a medical practitioner is effective, you will be in a better position to play a part in the healing process.

What to do if things go wrong

Even with the best preparation, problems can occur when you consult a health professional.

ALL STATES WILL SOON HAVE AN independent complaints system to provide a clear avenue for the resolution of complaints about the delivery of health care services (see *Who to complain to*, right).

Anyone can complain and have their complaint considered by these independent investigative bodies, but their advice is first to try and resolve the problem directly with the doctor (take another person with you if you feel intimidated).

Who and what do people complain about? The existing complaints units report that, overwhelmingly, the group of health professionals complained about the most is doctors. For example, the NSW Complaints Unit — now the Health Care Complaints Commission — reported in its Annual Report of 1993/4 that 81% of complaints lodged about professionals were about doctors. This compares with the next largest group, nurses, with 6% of complaints.

The most common complaints concern:

- **Inappropriate, inadequate or wrong treatment.**
- **Professional conduct** — for instance sexual misconduct.
- **Communication** — such as failure to inform of risks or not adequately outlining alternative treatment options.

What happens to a complaint depends, in part, on each case. Liza Newby, Victorian Health Services Commissioner, says people usually want one or more of four things:

- **Correct or clearer information or an explanation of what happened.**
- **An apology.**
- **To prevent the same thing happening to another person.**
- **When they have been injured, to seek compensation.**

If you've made a formal complaint, the complaints unit will investigate. It may seek the opinion of an expert reviewer to determine whether a health professional has departed from the accepted standards of practice and care.

Those who are found to be in breach of acceptable standards or who have behaved unethically may be referred for a disciplinary hearing. In the worst cases, they can be deregistered by a professional board for a period of time.

Apart from investigating the professional issues, complaints units also conciliate between the health professional and the consumer for compensation in appropriate cases where someone has been injured by their health care.



WHAT DO PEOPLE WANT FROM THEIR DOCTORS?

In an important study conducted in 1992, the Consumers' Health Forum of Australia found that people were highly sophisticated about what they wanted from their general practitioners. The study — *Consumer Perspectives on General Practice Restructuring* — found they expected better GP communication skills, including the ability to listen, to explain diagnoses and treatments clearly, to spend time in consultations and to treat people with respect. Concern about side-effects of prescription drugs was also raised repeatedly.

Participants in the study were also critical of GPs' knowledge of community services and self-help groups and wanted GPs to use a holistic approach, providing them with information about other health and community resources available to help them. They also felt that GPs needed to improve their skills in referring, in particular by discussing referral options with them.

Not surprisingly, people wanted better appointment systems to reduce waiting but were understanding about this problem. They also wanted immediate access for emergencies, especially those involving children.

Other important consumer preferences were for bulk-billing, out-of-hours access, better physical access and a better male/female balance, especially for procedures like Pap smears, childbirth and problems with breastfeeding.

The research also indicated that people want their GPs to take a more preventative approach. But above all, they want them to be good doctors and thought that strong academic performance might not be the best criterion for choosing the future generation of GPs.

WHO TO COMPLAIN TO

As part of the Medicare agreement between the Commonwealth and state governments, all states are compelled to set up independent complaints-handling units to deal centrally with all health system complaints, including complaints about fees, quality of service and treatment, and the conduct of health service providers.

Some states have been quicker off the mark than others. Tasmania, WA, SA and the NT have yet to put an independent complaints mechanism in place. The other states have established statutory bodies to handle and pursue complaints centrally on all aspects of the health system. Here's a round-up of who to complain to in each state.

ACT

From 1993, all health complaints regarding both the public and private sector in the ACT have been dealt with by the Health Complaints Unit and the Commissioner for Health Complaints. To make a complaint contact:

Health Complaints Unit
5th Floor, City Health Building
Cnr Moore & Alinga St (GPO Box 1321), Canberra City 2601
Phone: (06) 205 2222
Fax: (06) 207 1034

NSW

NSW was the first state to set up an independent complaints mechanism in 1984, with the establishment of the Health Department Complaints Unit. In 1993 the *Health Care Complaints Act* was passed by the NSW Parliament, and the Health Care Complaints Commission (HCCC) replaced the Complaints Unit in investigating consumer problems with the health system. The HCCC can take complaints on all aspects of the health system in both the private and public sectors.

The HCCC is based in Sydney and complaints should be made to:

Health Care Complaints Commission
Locked bag 18, Strawberry Hills 2012
Phone: (02) 219 7444 or Freecall 1800 043 159
Fax: (02) 281 4585

Northern Territory

Currently the NT has no centralised complaints-handling procedure. If you have a complaint about a public hospital you have to contact the complaints department of the relevant hospital. Complaints about other public health services can be lodged with the relevant regional authorities.

Hospital complaints:

Alice Springs Hospital (089) 51 7994
Gove District Hospital (089) 87 0290
Katherine Hospital (089) 72 9211
Royal Darwin Hospital (089) 22 8824
Tennant Creek Hospital (089) 62 4265

Complaints about other community health services:

Alice Springs Urban District (089) 51 6732
Darwin Urban District (089) 22 7499
East Arnhem District (089) 87 0211
Katherine District (089) 73 8511
Tennant Creek District (089) 62 4399

For complaints about private health practitioners you will need to contact the NT Medical Board: (089) 89 2944

Queensland

In Queensland the Health Rights Commission was established under the *Health Rights Commission Act 1991* to oversee the investigation of health complaints. The Commission can take complaints about both the public and private health sectors. To make a complaint contact:

The Health Rights Commission
GPO Box 3089, Brisbane 4001
Phone: (07) 234 1674 or Freecall 1800 077 308
Fax: (07) 234 0333

South Australia

The South Australian Health Commission has a Health Advice and Complaints office, but it can only pursue complaints against public hospitals and clinics or public-sector health workers. If your complaint is about a private hospital or private medical practitioner, the office will be able to direct you to the appropriate organisation.

Health Advice and Complaints Office
Ground Floor, Adelaide Citi Centre
11 Hindmarsh Square, Adelaide 5000
Phone: (08) 226 6010 and 226 6011 or Freecall 1800 188 115
Fax: (08) 226 6015

Tasmania

The Tasmanian Government is currently in the process of establishing a statutory commission for health complaints. At present complaints are dealt with by the Department of Community & Health Services on a regional basis. To find out specific information about how to make a complaint, contact the DCHS on the following numbers:

North-West Region: Freecall 1800 808 370
Northern Region: Freecall 1800 008 001
Southern Region: (002) 33 3860

If you're dissatisfied with the way your complaint is dealt with, you can call either of:
The Minister for Community & Health Services on (002) 33 6272.
The Ombudsman on (002) 34 9200.

Victoria

Complaints in Victoria are handled by the Health Services Commissioner. You can make a complaint to the Commissioner about any aspect of the health system, including public and private hospitals and health service providers. To make a complaint write to:

Health Services Commissioner
10th Floor, 55 Swanston Street, Melbourne 3000
Phone: (03) 9655 5200 or Freecall 1800 136 066
Fax: (03) 9655 5219

Western Australia

The Health Department of Western Australia pursues complaints about public-funded health services. Complaints about private health practitioners are generally dealt with by the various registration boards. The Co-ordinator of Information and Complaints at the Health Department can take calls on all health complaints and direct you to the appropriate body. Co-ordinator of Information and Complaints, Health Department of WA
Phone: (09) 222 4124

Turning information into action

In this age of glitzy advertising and seductive marketing the interests of consumers must be protected, and it's our job to make sure this happens.

OUR QUARTERLY CAMPAIGNING magazine, *Consuming Interest*, is where we try to turn consumer information into action. Join us for some hard-hitting debates and get the straight facts and the views of key players in relation to the complex consumer issues that affect your life. The consumer movement is more relevant now than ever and we need your support to maintain the balance between corporate and consumer power when governments fail to act.

In the winter issue of *CI* we introduce a new-look magazine, with cutting-edge debates on issues from information technology to genetic engineering in food, plus reports on grass roots protests in the campaign against banking fees and charges. Most importantly, we give you a chance to get involved. From writing to or faxing politicians to sending petitions to corporations, consumer power helps to deliver corporate and political reform where it's needed.

Thanks to all of you who faxed, wrote to or phoned Treasurer Ralph Willis as requested in May CHOICE. We met the Treasurer on your behalf a few weeks ago to address problems with the banking and superannuation systems — rest assured that your voice is being heard at the top of the political heap.

Here are some *Consuming Interest* highlights to whet your appetite for consumer action.

Hot debates

Every month we do between 150 and 200 interviews on TV, radio or in newspapers around the country. Our policy officers represent your

views in speeches at industry conferences, and we lobby politicians to deliver consumer protection. Sometimes this work, combined with hard-hitting CHOICE articles, triggers angry or disgruntled responses from manufacturers, financiers or industry lobby groups.

We thought you might like to hear what the 'other side' has to say.

So this issue of *Consuming Interest* introduces some of the inside debate behind our policy and campaigning work. From the Fly Buys program to the timber lobby, it's your chance to assess the impact our consumer campaigns are having.

Smart cards

Medical records on your credit card? Corporate databases tracing your every shopping move? The convenience of a

cashless society is on offer — but at what cost?

In recent times we have seen an explosion of hype about new credit card and loyalty schemes. Now we're about to have a credit card with a powerful computer chip inside: the smart card. It can store information about — among other things — your personal and buying habits.

Visa, Mastercard and some smaller local players have told us smart cards are the way of the future, technology's answer to consumer convenience — you'll be able to buy virtually anything with this electronic wallet.

Naturally the full story isn't so simple: along with opportunities there will be risks, for example invasion of your privacy. In *CI* we give key players a chance to put their case. In this issue Visa makes the case for the smart card and the Privacy Committee of NSW sounds the alarm.

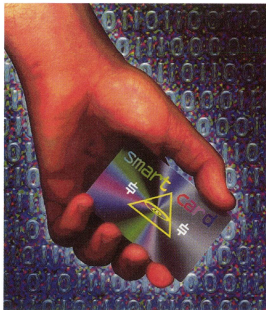
Solar futures

Will solar energy alternatives ever really be financially viable for would-be green consumers?

CI puts the renewable energy debate into a real-life context with three interviews. Gavin Gilchrist, technology writer for the *Sydney Morning Herald* and author of *The Big Switch* (which you can buy from the CHOICE Bookshelf) argues that Australians are being ripped off by a coal-centred energy sector. Compared to overseas countries which have incentives for solar appliances and renewable energy, we lag way behind. But good news may be around the corner, given Australia's leading-edge solar research.

Paul Gilding, former Executive Director of Greenpeace International, is an Australian-based promoter of green technology. He discusses the management, investment, and commercialisation issues. And to set the debate firmly on the ground, Roderick Simpson, one of the architects who designed Sydney's green Olympic Village, outlines the potential for the Village to launch a number of solar technologies.

Consuming Interest is about consumer power — join us in action. □



Detergents for that brighter clean

Our tests show the big-name laundry detergents are the best performers — but some cheaper brands do almost as well.

COMPETITION IN THE LAUNDRY detergent industry is fierce. Manufacturers are constantly introducing innovations in a bid to outsell their competitors, and as a result you can buy a huge number of product variations that essentially do the same thing.

You can choose from powders and liquids, as well as powder concentrates and liquid concentrates. You can buy your detergent in cardboard boxes, plastic bottles, plastic bags, paperboard cartons, plastic buckets or refill packs.

To help you choose, we've tested most detergents on the Australian market that are suitable for cold-water washing and widely available in three or more states. We chose cold-water detergents because of the growing trend towards washing this way. It's not only cheaper, it's also better for the environment (see *Green washing* on page 17).

Detergents we didn't test were those undergoing reformulation, such as BIOZET, and those which were only suitable for warm or hot-water washing. We hope to bring you an update on reformulated detergents in a future issue.

WHAT'S BEST?

Conventional powders still make up the bulk of the market, though concentrated liquids and powders are becoming more popular. Generally speaking, conventional powders tended to wash better. Where a brand was available in powder, liquid and concentrate form, the conventional powder version was nearly always the best performer.

Some concentrated powders do wash very well, though; OMO Micro, for instance, was one of the best performers overall. Liquid concentrates didn't generally wash as well as powder concentrates, with the top liquid concentrate, **DRIVE Power Liquid**, coming in behind the top-performing powders. Liquids in general tended to do worse than powders.

LUX Soap Flakes — which is pure soap — also washed very well and is completely biodegradable. However, we

can't recommend it for everyday use in a washing machine, as it may lead to a build-up of soap on your clothes and machine, particularly in cold water.

OTHER ISSUES

■ Some of the liquid detergents stuck to their containers. In one case we had to wash the bottle out with warm water 10 times to recover the residue detergent in the seemingly empty bottle. The amount stuck in the bottle was easily enough to do another wash. If this seems like too much trouble, stick to powders.

■ Enzymes are being promoted by some detergent companies as the ultimate in stain removal. They are added to detergents to help break down protein, starch and fat-based stains, such as blood, sweat and make-up.

Our tests showed that, in cold water, detergents with enzymes did not tend to

wash cleaner; some of the best as well as some of the worst were "enzyme-powered". Enzymes work best in warm water, so detergents containing them might have come out better if we'd tested in that way.

If you have sensitive skin you may be best to avoid detergents with enzymes, as contact may cause irritation.

WHAT TO BUY

■ If we eyeballed our test swatches as well as measuring the amount of dirt left in them, and think most people would be satisfied with the performance of a laundry detergent with a relative washing performance score of at least 78% (see the table on pages 18 and 19). As a general guide, a 6% difference in the washing score produces a visible difference in the cleanness of the wash.

■ If you want only the best, the top

You can get detergents in various forms of powder and liquid, plus some soap-based products. From top left in a clockwise spiral: pure soap flakes, conventional powder, liquid concentrate, powder concentrate and conventional liquid.



How to achieve a better wash

performers are big-name brands such as COLD POWER, DRIVE, DYNAMO, and various OMO powder products. Of these, OMO Micro, a concentrate, is best value at around 30 cents per wash.

■ If you're willing to sacrifice a little whiteness or you mainly wash coloured garments, the following detergents still scored 78% or more for washing performance but are much cheaper: AURA liquid (11 cents per wash), BUSHLAND powder concentrate (17 cents), PAYLESS powder concentrate (21 cents), PLUS liq-

uid (17 cents), SURF Cold Water powder concentrate (20 cents) and SURF liquid (19 cents). Prices vary greatly from week to week so check your supermarket for specials too.

■ If you'd simply like to experiment with different brands, check where your current detergent ranks in our table. If you want a cleaner wash, try a detergent with a better performance score. If you're happy with performance but want a cheaper detergent, choose a brand with a similar score but a lower cost per wash.



The difference between the best and the worst detergents for top-loading washing machines: Cold Power, Drive and Dynamo powders and Omo Micro powder concentrate scored 93%; Launda Soft liquid only managed 64%.

- Don't overload your machine — your clothes won't be washed properly if there's not enough room for them to circulate.
- Set the right water level for the amount of laundry you want to wash. If there's too little water, your clothes won't circulate and they won't be washed properly. If there's too much, you'll waste both water and detergent, plus energy if you use warm water.
- Use the detergent dosage recommended by the manufacturer. Most manufacturers have tested their products to determine the dosage required for maximum performance with minimal wastage.
- In top loaders, dissolve powder detergent in hot or warm water before adding it to the wash. If you simply add undissolved detergent some of it may not have dissolved by the time the washing cycle is finished, resulting in wastage and poorer washing performance — and it sticks to your clothes.
- If the garment label says it's OK, soak particularly dirty clothes in dissolved detergent before washing. This helps to loosen dirt and make it easier to wash out.
- Separate clothes according to fabric type and colour fastness before washing.

What's in a laundry detergent?

■ **Surfactant:** This is the main agent that removes dirt from the wash. It works by reducing the surface tension of the water, allowing it to better penetrate the fibres of the material. It also allows dirt to mix with water and be washed away.

■ **Builders:** These improve washing performance by binding substances in water which impair the surfactant's operation, such as calcium and magnesium. They also help to maintain the optimum pH level for the detergent to work in, keep the dirt suspended in the water rather than redepositing it on the clothes, break up dirt and remove stains, and help keep powder free-flowing.

The best-known builder is **phosphate** (sodium tripolyphosphate — STPP), which contains phosphorus, the nutrient associated with algal blooms in rivers (see *Green washing*, opposite). **Zeolites** (sodium aluminosilicates) are sometimes used instead of, or in addition to, phosphates. However, they can't fulfil all the roles of phosphates, and need to be supplemented by co-builders. Zeolites are thought to be non-toxic and are largely removed during sewage treatment, but all the effects of co-builders on the environment are not known.

■ **Bleaching agents:** Sodium perborate and sodium percarbonate are commonly used to attack stubborn stains. Sodium perborate works best at warmer temperatures, so with the trend towards cold-water washing, bleach activators may be added to maintain bleaching power.

■ **Fluorescents:** Also called optical brighteners, these reduce yellowing by absorbing ultraviolet light and re-emitting it in the form of blue light — which makes white fabric look even whiter. Since they don't actually clean clothes they're non-essential components, and they're not readily biodegradable.

■ **Other additives:** **Fillers** help the smooth flowing of the powder; there's less of them in concentrated powders. **Perfumes and colourants** may also be added to make the product more appealing. For example, nitro musks are used in some laundry detergents as a fragrance. Studies have shown that their use may have detrimental health and environment effects, and they're not very biodegradable. German studies have shown that using cosmetics and laundry detergents containing nitro musks can lead to high levels in breast milk. Some manufacturers are phasing them out of their products.

Green washing

FIFTEEN OF THE PRODUCTS WE tested are marketed as 'green' detergents; presumably we're meant to think their impact on the environment is less than that of regular laundry products. In reality, all detergents, no matter what their formulation, affect the sewerage system and aquatic environment.

A laundry detergent is a complex product made up from numerous chemicals. To determine its full environmental effects, you'd need to assess the physical, biological and chemical effects of its formulation on the environment. The Centre for Ecotoxicology, a joint laboratory funded by the NSW EPA and University of Technology Sydney, is currently undertaking research to determine the effects of detergents on Australian plants and animals. We plan to report on the findings as soon as they're available.

HOW WHITE DO THE GREENS WASH?

Of the detergents marketed as 'environmentally friendly', **DOWN TO EARTH** powder concentrate gave the best wash. However, since it uses surfactants based on petrochemicals — a non-renewable resource — it's perhaps not as 'environmentally friendly' as it could be.

The next best 'green' detergent is **GREEN CHOICE**; while it washes about 10% less well than the best performers, it uses plant-derived surfactants which may be more environmentally friendly.

GREY WATER RECYCLING

'Grey water' includes kitchen, laundry and bathroom waste water, but excludes toilet waste. There are some environmental and health concerns with grey water, so if you're planning to use it to water your garden, follow these guidelines to avoid problems:

- Consult your sewage-removal authority if you intend to redirect all or a major part of your waste water.
- Use only the *rinse* water from your washing machine to water the garden, as detergent concentrations are much lower than in the water from the wash cycle.
- Water different areas rather than consistently applying grey water to only one area, to avoid chemical build-up.
- Avoid detergents with sodium perborate, a bleaching agent (check the label); this is a source of boron, which may reach toxic levels if it accumulates in one spot.

- Don't use dirty nappy water.
- If anyone in your family is unwell or has a contagious virus such as hepatitis, don't use waste water under any circumstances.
- Don't use water from a dishwasher.

PHOSPHATES

Phosphate in laundry detergents has been linked to blue-green algal blooms in areas where treated sewage is piped into waterways. Phosphorus, which is in phosphate, is an important nutrient for algae. Where quantities of phosphorus accumulate in waterways and other conditions (such as the weather) are favourable, algae can build up to levels where it can clog rivers and restrict light and oxygen availability to other plant and animal life. It can also make the water toxic to humans.

If you live in an inland area or if you know your treated sewage is pumped into an inland waterway, it's best to choose a phosphate-free detergent or one with a low phosphate level — check the *Phosphorus* column in our table.

To make it easier to tell which products contain phosphorus, some of the larger manufacturers have introduced a phosphorus content labelling scheme. Detergents marked with an 'NP' symbol contain no phosphorus, or up to 0.5%. Those marked with a 'P' symbol contain up to 5% — a level which was common in detergents before the labelling scheme started.

PACKAGING

Some manufacturers have cut packaging in a number of ways. Refills of liquid detergents are available in *Enviro-paks*, which can then be poured into the original bottle. Concentrates require less packaging than conventional detergents to achieve the same number of washes. For example, a 1.5 kg box of **SAVINGS** Laundry powder gives just seven washes when used in accordance with the manufacturer's instructions, while a 750 g pack of **OMO Micro** gives 21.

High-density polyethylene (HDPE) and cardboard are the major types of packaging material used for laundry detergents, both of which are theoretically recyclable. However, HDPE recycling is not as widely available as paper recycling, and in landfills HDPE is bulky and non-degradable.

Green washing tips

If you're concerned about the environment, here are a few tips to help minimise the environmental impact of laundry detergent.

- Next time you buy a washing machine consider a front loader; they generally have a more efficient washing action, requiring less detergent, and use less water and energy.
- Use cold water. Lifecycle analysis of cold-water washing has shown it to be less damaging to the environment than warm or hot-water washing.
- Avoid wasting water by selecting the water level to suit your wash load, or wait until enough clothes need to be washed to make a full load.
- For liquid detergents, buy refills and pour them into the original bottles; this cuts down on the amount of plastic packaging used.
- Concentrates require smaller doses, give you more washes per pack, and also need less packaging — so fewer chemicals reach the sewerage system.

LABELLING

Several manufacturers made claims about their product being biodegradable, as per the Australian standard. All laundry detergents must comply with this standard anyway, and it is limited in some ways. It states that 80% of the surfactant must break down within 21 days. There's no mention of the other 20%, or of chemicals produced during the breakdown process which could be toxic or non-biodegradable. This standard is currently being revised, but toxicity of breakdown products has not been addressed.



How to tell if your detergent contains phosphorus:
'NP' means no or up to 0.5% phosphorus,
'P' between 0.5% and 5%.

Laundry detergents

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Brand	Type	Manufacturer/ distributor	Origin	Also OK for front loaders?	Packet size costed	Average price (\$) *	Cost per wash (£)	Low or no phosphorus	Contains enzymes	Relative washing performance score
FOR FRONT LOADERS ONLY										
OMOMATIC (A)	P	Lever Rexona	NZ	✓	1 kg	4.05	43		✓	95
FOR TOP LOADERS (unless specified as also OK for front loaders)										
COLD POWER	P	Colgate-Palmolive	Australia		1 kg	3.69	50			93
DRIVE	P	Lever Rexona	NZ		1 kg	3.91	46		✓	93
DYNAMO	P	Colgate-Palmolive	Australia		1 kg	3.99	50			93
OMO Micro (B)	PC	Lever Rexona	Taiwan		750 g	3.66	30	✓	✓	93
LUX (C)	SF	Lever Rexona	Australia		750 g	3.91	50	✓		92
OMO	P	Lever Rexona	NZ		1 kg	3.69	40		✓	92
OMO Free	P	Lever Rexona	NZ		1 kg	3.83	45			92
FAB	P	Colgate-Palmolive	Australia		1 kg	3.49	45			91
DYNAMO Regular	L	Colgate-Palmolive	Australia		1.5 L	5.77	41	✓		90
DYNAMO Ultra	PC	Colgate-Palmolive	Australia		1.5 kg	7.60	34			89
SURF	P	Lever Rexona	Australia (G)		1 kg	2.39	43			89
COLD POWER	L	Colgate-Palmolive	ns		1.5 L	5.30	36			88
DOWN TO EARTH	PC	Reckitt & Coleman	Australia	✓	750 g	4.60	39	✓	✓	88
DYNAMO Eucalyptus	L	Colgate-Palmolive	ns		1.5 L	5.77	39			88
GOW'S Bio-clean	P	Gow Detergents	Australia		1.125 kg	3.14	28			88
RADIANT Color (D)	PC	Cussons	Australia	✓	750g	3.46	24			88
SA8 PLUS	PC	Amway	USA	✓	1 kg	10.85	65		✓	88
SPREE	P	Colgate-Palmolive	Australia		1 kg	2.20	28			88
SUNLIGHT	SP	Lever Rexona	Australia		1.25 kg	5.45	58	✓		88
COLD POWER Ultra	PC	Colgate Palmolive	Australia		750 g	3.73	33			87
DRIVE Power liquid	LC	Lever Rexona	Australia		1 L	7.30	36	✓	✓	87
DRIVE Power scoop	PC	Lever Rexona	NZ		750g	4.32	30		✓	87
COLD WATER SURF	PC	Lever Rexona	NZ		1 kg	3.70	20			86
FAB	L	Colgate-Palmolive	Australia		1 L	3.77	45		ns	86
SAVINGS (E)	P	Ajax Chemicals	Australia		1.5 kg	2.27	32	✓		86
OMO	L	Lever Rexona	Australia		1 L	3.75	31		✓	85
RADIANT (D)	PC	Cussons	Australia	✓	1.5 kg	5.56	24			85
COLD WATER SURF	LC	Lever Rexona	Australia		1 L	5.82	27			84
FAB Ultra	PC	Colgate-Palmolive	Australia		750 g	3.77	33	✓		84
MORNING FRESH (F)	L	Cussons	ns	✓	2 L	5.34	22		ns	84
OMO Micro	LC	Lever Rexona	Australia		1 L	6.85	33	✓	✓	84
AURA	L	Reckitt & Colman	Australia	✓	2 L	4.69	11			83
SURF	L	Lever Rexona	Australia		2 L	4.49	19			83
BUSHLAND	PC	Bushland	Australia	✓	1 kg	2.94	17	✓	✓	81
GREEN CHOICE (D)	PC	Southern Cross	Australia		750 g	3.79	34	✓		81
PAYLESS	PC	Composite Buyers	Australia	✓	1 kg	3.19	21			80
SPREE Ultra	PC	Colgate-Palmolive	Australia		400 g	2.71	23			80

* Average prices found in checks over 24 weeks at the end of 1994 and early 1995 (pricing information from AGB BrandScan).

ns - not stated

(A) Omomatic was tested in a front-loading washing machine. All the other detergents were tested in a top loader.

(B) Formulation is changing: it is now being made in New Zealand and will also soon contain phosphates.

(C) Lux is pure soap, and shouldn't be used regularly in a washing machine as it's likely to lead to a build-up of soap in the machine.

(D) Formulation has changed since testing.

(E) This detergent is also sold under a number of different brand names, including Bilo, Black and Gold, Homebrand, No Frills and No Name.

(F) Minor change in formulation since testing.

(G) Will be made in New Zealand later this year.

(H) This is also sold as Bilo concentrated powder.

(I) Formulation changed in June 1995.

(K) The sample we tested is sold in Queensland and NSW. SAVINGS liquid available in other states is made by different manufacturers.

(L) The manufacturer says this product is no longer available, though some old stocks may remain in shops.

1				2			3	4	5	6
Type	Manufacturer/ distributor	Origin	Also OK for front loaders?	Packet size costed	Average price (\$)*	Cost per wash (¢)	Low or no phosphorus	Contains enzymes	Relative washing performance score	
L	Dominant	Australia	✓	1 L	12.78	67	✓		79	
PC	Dominant	Australia	✓	2 kg	17.66	37			79	
LC	Omegatrend	Australia	✓	1 L	9.95	29	✓		79	
L	Campbell Brothers	Australia	✓	1 L	1.99	17			79	
PC	Ajax Chemicals	Australia	✓	1 kg	2.95	25			78	
PC	Ark	Australia	✓	1 kg	5.95	27	✓		77	
L	Benckiser	ns	✓	2 L	3.19	24		ns	77	
L	Bushland	Australia	✓	1 L	1.46	12	✓		76	
P	Bushland	Australia	✓	1 kg	1.91	17	✓		76	
PC	Wolseley Castle	Australia	✓	750 g	2.96	18			76	
PC	Wolseley Castle	Australia	✓	1 kg	2.87	18	✓		74	
P	Wolseley Castle	Australia	✓	1 kg	2.15	21			72	
PC	Swipe Australia	Australia		2.5 kg	23.00	35		ns	72	
LC	Nutri-Metics	Australia	✓	1 L	14.50	43	✓	ns	72	
P	Wolseley Castle	Australia	✓	750 g	1.31	18	✓		71	
PC	Omegatrend	Australia	✓	1 kg	9.95	55		✓	71	
L	Ark	Australia	✓	1 L	5.99	30	✓		70	
SP	Herbonics	Australia	✓	1 kg	7.50	51			69	
PC	Swipe Australia	Australia		2.5 kg	23.00	34	✓	ns	68	
P	Ajax Chemicals	Australia	✓	3 kg	3.47	22	✓		68	
L	GJ Coles	Australia		2 L	1.66	25	✓		68	
LC	Nature's Organics	Australia	✓	1.25 L	3.85	13	✓	✓	67	
LC	Velvalene	Australia	✓	2 L	4.25	16	✓		67	
L	Herbonics	Australia		2 L	11.50	28	✓		66	
SP	Cedel Product	Australia		1.25 kg	1.57	14		ns	66	
L	Earth's Choice	Australia	✓	1 L	1.99	25	✓		65	
L	Velvalene	Australia	✓	2.5 L	3.63	11	✓	ns	65	
SP	Preservene	Australia	✓	1.25 kg	2.17	8	✓		65	
SP	Preservene	Australia	✓	1.25 kg	1.98	8	✓		65	
L	Velvalene	Australia	✓	2.5 L	3.75	12	✓	ns	64	

1 Type

P — Powder.
PC — Powder concentrate.
L — Liquid.
LC — Liquid concentrate.
SF — Soap flakes.
SP — Soap-based powder.

2 Also OK for front loaders?

Front-loading washing machines are generally more water and energy-efficient than top loaders. However, they need a low-sudsing detergent, and not all on the market are suitable. Some packets suggest using a reduced dose for front loaders; if the packaging doesn't say "suitable for front loaders" or suggest dosage, we'd advise against using it in a front-loading machine.

3 Cost per wash

We calculated how many washes it was possible to get from each pack of detergent if you follow the manufacturer's recommended dosage. We then found the average price of each detergent and calculated the cost per wash.

4 Low or no phosphorus

These are measured levels; 'low' means up to 0.5%. Some manufacturers use a labelling scheme in which up to 0.5% phosphorus is indicated by 'NP'. See page 17 for details.

5 Contains enzymes

A tick in this column means this information was given on the packaging. Where it wasn't, we asked manufacturers. A blank means the product doesn't contain enzymes, while 'not stated' indicates the

manufacturer didn't provide the information. See the main article for more information about enzymes.

6 Relative washing performance

Each detergent was used to wash four different types of specially soiled cloth swatches, each of which made up a quarter of the performance score. Three were cotton swatches designed to measure removal of different kinds of dirt. The fourth swatch, 100% polyester, was used to measure whiteness retention (how well the detergent kept dirt in suspension). These tests were repeated twice for each detergent.

The results were compared with 'best wash' swatches to give 'relative washing performance'. These swatches represent the best possible washing performance — they're prepared by washing them six times in good-quality detergent.



Heartening news for moderate drinkers

Evidence is growing that alcohol in small amounts is good for your heart. But when does enough become too much?

RESearch shows moderate drinkers have lower death rates from heart disease than teetotalers, and they may live longer overall.

But just what is in alcohol that seems to be beneficial in small doses? There are

several theories. For a start, research shows all types of alcoholic drink tend to increase blood levels of high-density lipoprotein. This is regarded as the 'good' type of cholesterol which, rather than clogging arteries (as low-density

lipoprotein or the 'bad' kind does), helps keep them clear and so protects against heart disease. Alcohol also has an anti-clotting action, which means that blood clots are less likely to cause a heart attack.

Wine seems to be more beneficial than beer or spirits. Some researchers say this may be so partly because, in countries such as France where wine is the main alcoholic beverage, it is commonly drunk with meals. The food may reduce some of the toxic effects of high alcohol consumption, and if it's fruit or vegetables it may also have a beneficial effect on blood fats. Aussie beer drinkers, on the other hand, often quaff their beer either alone or with a fatty, salty snack.

The type of wine seems to be important too. Most research to date has suggested red wine may be more protective against heart disease than white. This may be because red wine, unlike white, contains chemical compounds called phenols (which include tannins) and bioflavonoids, both of which are known anti-oxidants — that is, they protect the cells of the body from chemical damage. Red wine also contains some anti-blood-clotting factors not found in other alcoholic drinks.

One of the main pieces of evidence for the benefits of red wine has been called the French paradox. Even though the French enjoy a diet high in saturated fat — lots of cream, butter and cheese — their death rate from heart disease is comparatively low. This 'paradox' has been attributed to the French love of wine, particularly red wine. In a recent study analysing diet, alcohol and mortality data from 21 developed countries (including Australia), France was found to have the highest wine intake and the second lowest death rate from heart disease (Japan had the fewest deaths, while Australia ranked 16th).

Before you get stuck into the red wine to help your health, a word of caution: although the French have a low death rate from heart disease, they don't necessarily live longer overall. Some researchers even maintain that the low death rate from heart disease in France may partly be explained by the fact that the French record deaths differently (deaths due to heart attacks may be recorded simply as "sudden death").

'Moderate' drinking is the key — most studies suggest just one or two drinks a day might benefit your heart. And the preferred tipple is red wine, not beer.



Not only in France ...

An increasing number of studies are suggesting that light to moderate drinkers worldwide may live longer than abstainers. An analysis of 16 major international studies examining the effects of alcohol was recently completed by Dr Dallas English and Professor D'arcy Holman of the Department of Public Health at the University of Western Australia. According to its findings, men who regularly have no more than two drinks a day and women who have no more than one live longer overall than non-drinkers.

But there's not yet enough evidence to recommend that you should take up drinking if you're a non-drinker — and the potential risks associated with drinking too much shouldn't be underestimated.

Don't despair if you're a teetotaler: many other factors are at work in deciding who gets heart disease and who doesn't. Eating plenty of fruit and vegetables (which also contain the beneficial anti-oxidants found in red wine) and reducing the amount of saturated fat in your diet, as well as exercising regularly and not smoking, will also cut your risk of developing heart disease and may increase your longevity.

In addition, research indicates the beneficial effects of alcohol apply only to people over 35. This isn't surprising when you consider not only the greater prevalence of heart disease in older people, but also young adults' higher death rate from alcohol-associated road accidents.

How much is too much?

Although a little alcohol may be good, there's no doubt that drinking large amounts is bad for your health. Heavy drinking can damage the heart and brain and cause cirrhosis of the liver, and is linked with several types of cancer (of the liver, breast, mouth, throat, larynx and oesophagus). Heavy drinkers may also develop stomach ulcers, intestinal bleeding, impotence, depression and aggressive behaviour — and they're more likely to be involved in accidents not only on the road, but also at work and at home.

In fact, alcohol consumption doesn't need to be extreme to affect your health. Just three or more drinks a day can significantly raise blood pressure and

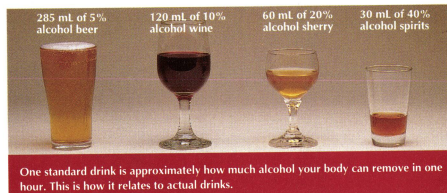
HOW MUCH DO YOU DRINK?

People commonly underestimate the amount they drink, says nutritionist Rosemary Stanton. Two people sharing a bottle of wine over a meal often maintain they drink only two glasses each, she says, and they're surprised when it's pointed out that there are six or more drinks in a 750 mL bottle. It's a good idea to buy a set of stoppers and a vacuum gadget so you don't need to finish the bottle in one night.

Health authorities advise that women should have no more than two drinks a day and men no more than four. That means two or four *standard* drinks. A standard drink is a measure not of volume but of the amount of pure alcohol it contains. One standard drink contains about 10 g of pure alcohol — approximately the amount in 285 mL of full-strength (5% alcohol) beer, 120 mL of (10%) wine, 60 mL of (20%) sherry or fortified wine or a 30 mL nip of (40%) spirits.

But this is only a rough guide. Your body will metabolise alcohol at a different rate from other people's, and the alcohol content of different types of beer, wine and spirits may vary considerably. For example, a bottle of wine with 10% alcohol will contain about six standard drinks, while one with 13% will give you almost eight standard drinks.

To make it easier to find out exactly how much alcohol you're consuming, from December 22 this year manufacturers will be required to indicate how many standard drinks their products contain.



interfere with the action of blood pressure drugs. High blood pressure is associated with an increased risk of stroke and heart disease, so if you have a blood pressure problem it's probably safest to limit yourself to no more than one drink a day, preferably drunk with food.

So how much alcohol is too much? The effects of alcohol vary between individuals and may be influenced by your overall health, age and sex. How you drink (for example, how much you drink at one time, whether you drink with food) and what you drink (carbonated alcoholic drinks like champagne or spirits with fizzy mixers are absorbed more rapidly) can also be important.

Most studies suggest that the benefits of alcohol peak at about one or two drinks a day. However, a recently published study looking at 85,000 American women suggests that it may be as low as one to three drinks per week for

women. Generally speaking, however, if you're a man and regularly have more than four drinks a day or a woman and have more than two, you're at increased risk of early death.

As a general rule, women should drink less than men for a number of reasons. They tend to have smaller livers than men, which means alcohol is broken down more slowly. Usually they weigh less than men and have less water in their bodies, so any alcohol they drink becomes less diluted. In addition, the risks seem to set in at lower levels for women: more than two drinks a day may increase the risk of breast cancer, and health authorities advise pregnant women not to drink alcohol at all because of the risk of harming the foetus.

At present, the best health advice is to drink in moderation, preferably with meals, avoid binges and have at least two alcohol-free days each week. □

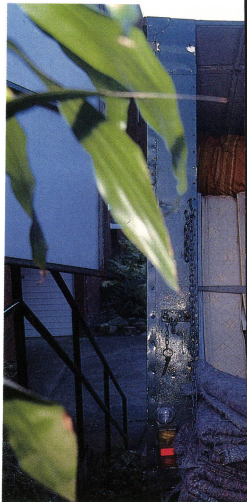
Moving home usually means leaving familiar surroundings, friends and neighbours, adjusting to a new environment and often to a new job. During this potentially traumatic time you want the move itself to go as smoothly as possible.

In this article you'll find questions to ask a removalist before you decide which company to entrust with your possessions. And we'll point you to ways to avoid hiccups with your next move.

Moving out Moving in

VIRTUALLY ANYBODY WITH A truck and a driver's licence can call themselves a removalist — there's no government regulation of the industry. And Australians move house a lot. When we recorded our personal details for posterity in the 1991 census, about a third of the population had moved from where they had lived five years earlier. Of the 5.7 million people who had changed their residence, nearly half had moved within their capital city, more than a third elsewhere within their state or territory and the rest interstate.

With so many people regularly moving house, it's no wonder the moving business is flourishing. Just open any major city's Yellow Pages and you'll find pages of advertisements for furniture removalists and storage. Among them may be large multinational corporations and old established family businesses, as well as backyard operators who deliver goods for department stores during the week and use their truck for furniture removals on weekends. Sorting the good from the bad isn't always easy.



Choosing a removalist

There's no foolproof way of picking a quality removalist who offers competitive rates from among the hundreds who advertise, but the hints below should increase your chances.

Where to start

Get at least three quotations from removalists and compare their prices and services. Remember to get the same details from all the removalists you ask for a quote — only then can you realistically compare their prices. Use the list of questions on page 24 as a guide. A removalist either in the area you're living in, or the area you're moving to, will probably be the most convenient.

Personal recommendations are a good starting point when looking for a removalist. Friends' or colleagues' judgments on the efficiency, professionalism

and friendly conduct of a removalist are more reliable than an advertisement or marketing slogan. So ask people who've recently moved about their experiences. But of course, your friend's satisfaction with a job well done won't guarantee you'll be equally happy with the removalist's service: every move is different. Every household has different possessions, even if the volume is similar, and every person has different expectations. Plus you might not get the same particularly friendly and efficient staff as your friend if you move with a large company. So it's important to do your

homework and ask the right questions (see *Making your move as painless as possible* on page 24).

Large vs small firms

Larger removalist companies can generally offer a complete service package. If you have little time to prepare and organise your move, or you're moving interstate or over a long distance, this may be preferable. It may cost more than a 'no-frills' move, but you only have to deal with one company for all your moving requirements, which could include the packing and unpacking of all your goods, insurance, a clean-up of the house or flat you're leaving, transport of your pet, car or boat, and temporary or long-term storage of your goods.

Larger companies generally have more vans and equipment and more staff who may have been specially trained for the job. With all these provisions, they may be in a better position to deal with emergencies, such as providing a replacement van, for example, if the one allocated for your move breaks down. But these services do come at a price (see *What price a move?* on page 25).

The advantage of small, local operators is generally personal service. The person who visits you for a quotation may well be the one who's going to do your move. While they're checking out your requirements to prepare the quote, you can generally get a good impression of their attitude, professionalism and presentation.

Many of the smaller operators rely on personal recommendations and repeat work. Their work ethic and reliability may well be comparable to, or better than, that of the larger players in the industry, but you may not have the protection a formal contract can give you, insurance handling, specially trained staff or specialised equipment.

Industry association membership

Choosing a company which is a member of a trade association can mean greater protection for consumers. There are two major industry associations specifically for furniture removalists — the Australian Furniture Removers Association (AFRA) with about 130 member companies nationally and the Victorian Furniture Removers Association (VFRA) with about 40 members in Victoria.

Membership is voluntary; those who are accepted have to prove financial success, meet certain minimum standards



with regard to their equipment, facilities and services, and are bound by the association's code of conduct. The VFRA code is endorsed by the Victorian Office of Fair Trading and Business Affairs and has the support of the Trade Practices Commission. It's more comprehensive than the national organisation's code, particularly where complaints and dispute procedures are concerned. VFRA's complaints committee includes a public-interest representative and a chairperson, both appointed by the Director of Fair Trading and Business Affairs.

Members of furniture removers' associations should display their current

membership certificate in their premises. If you want to check whether a company is an industry association member, phone AFRA on 1800 671 806 or VFRA on (03) 9696 2698.

If you're moving overseas it might be worthwhile looking for a removalist who's a member of an international industry association. Among them are AIMA (Australian International Movers Association), FIDI (Fédération Internationale des Déménageurs Internationaux), OMNI (Overseas Moving Network International) and BAR (British Association of Removers). Membership is based on strict standards and performance cri-

teria and will be cancelled if members fail to comply.

If you're moving with a member of a furniture removers' association and have reason for complaint, you can refer it to the association for arbitration without the hassle and costs associated with going to court. Member companies are bound by their association's determination of the dispute.

Fixed-price quotations

With a fixed price you'll know how much the move is going to cost you ahead of time; the removalist is bound by it. One of the many factors that influ-

MAKING YOUR MOVE AS PAINLESS AS POSSIBLE

Below are questions to ask when you're next getting quotes for a move. You probably won't ask them all, but choose those questions relevant to the level of service you require and are prepared to pay for. You can only compare prices for the same level of service.

The removalist

- Is the company a member of an industry association?
- How long has the company been trading?
- Can you inspect its business premises, trucks and/or storage facilities?
- Is it insured for public liability and workers' compensation?
- Does it use a contract based on the Standards Australia contract?
- Can you see references from customers?
- Does the company provide printed information with hints on moving, change-of-address cards, insurance brochures, or anything else that can help you plan your move?

Your move

- What type of van will the company use for your move? To what standard is it equipped? Is there a replacement van if it breaks down either before or during your move?
- How many staff will take care of your move? Are they trained and experienced? Are you expected to help?
- Will a subcontractor be involved in any part of the move? According to the standard contract, the removalist (contractor) may subcontract, but is still responsible and liable for work done by subcontractors.
- Will your consignment be delivered straight to its destination (or to the shipping or air containers, if you're moving overseas) or will it be consolidated with other consignments? (This may happen when you only have a few things to move.)

Packing

- How much does it cost to have all your possessions packed (and unpacked) by the removalist?
- How much will you save if you pack certain things yourself (such as non-breakable personal effects)?
- Can you get tailor-made crates for items that are awkward to pack or particularly fragile?

- Will the company use specially designed cartons and packaging materials for your breakables, clothes, bottles, lampshades, books, artwork, mirrors?
- If you want to pack yourself, can you get cartons and/or other packaging materials? Are they free or do you have to pay a hiring fee? How and when will the company deliver and collect them?
- How will doing the packing yourself affect an insurance policy?

Insurance

- What type of insurance does the company offer? Full replacement? Indemnity? Specific risk (fire, overturn, collision, flood)?
- How much does each insurance option cost? (You will need to know the value of your possessions.)
- What items and situations are excluded from the different types of insurance cover on offer?
- Do you have to pay an excess?
- Do you have to notify the company, in the case of a claim, within any particular time frame? Is verbal notification sufficient?

Storage

- How will your possessions be stored? (For example, they might be stored in an individual dustproof container, in a shared container, or simply in a stack, which may be open, covered or wrapped.)
- Can you inspect the warehouse?
- Is it weatherproof? Is it regularly pest-controlled and inspected for fire and safety?
- If you need long-term storage, for how long is the quoted storage price valid?
- Can you get access to certain items in storage, if necessary? How much notice do you have to give?

Special services

- Can the transport of your car or boat be arranged? At what cost?
- Can the company move your pet? How will it be transported? Under what conditions? At what cost?
- Can the company arrange to have your house or unit cleaned after you've left? At what cost? What is included? (For example, floor washing, dusting, kitchen/bathroom detailing, oven cleaning.)

ence the cost of a move is the volume of your goods, and that's the one people easily underestimate. Unless you've moved recently, it's not easy to judge how many cubic metres your possessions will take up in a furniture van. A general estimate for a four-person family in an average three-bedroom house is 35 to 40 m³, but no two households are the same.

That's why removalists generally prefer to assess for themselves the goods to be moved. This first consultation should be free of charge and you shouldn't have to take time off work for it. A removalist who wants your business will visit when it suits you.

Access is also important. How far back is your house from the street? Are the driveways, at both your current and your new home, wide enough for the removalist's van? Is there a lift? Are the stairways wide enough? A good removalist will check these details and calculate the price accordingly.

Another factor is when you want to move. At weekends it's generally more expensive. Even the time of year can influence the price — the December and January holiday period is a particularly busy time for removalists and the high demand may inflate prices.

If you want blue-ribbon service including packing, the removalist will assess your furniture and possessions and consider how easily they can be dam-



aged. Packing large items such as mirrors, antique furniture or valuable china and crystal for safe transportation requires more time than standard goods.

All these factors are considered before the removalist quotes a fixed price. Some use a standard contract form approved by Standards Australia. The contract conditions used by members of AFRA and VFRA must be at least as favourable to the customer as those contained in this standard contract. It should specify costs for moving, packing, insurance and storage as well as details such as pick-up and delivery dates and any other specific requirements.

Hourly rates

You may be offered an hourly rate (usually with a set minimum time) rather than a fixed price. An hourly rate can work out cheaper for local moves, especially if you help with the loading and unloading.

However, if you agree to an hourly

If you want to take out insurance for your valuable china, make sure you have it packed by the removalist — otherwise they are not liable.

rate you will have to pay for any unexpected delays caused by poor access, weather or traffic conditions or by excess volume. A fixed-priced quote is likely to have an amount built in for contingencies like these.

Do you need insurance?

Many removalists encourage customers to take out insurance for the items to be moved, but it's not compulsory — you decide whether to insure your goods, and the type and level of insurance you want.

First, check with your own insurer whether your home contents policy covers goods in transit; most don't, but you might be lucky. To calculate the value of your possessions, take the value of your home contents policy as a guide and add and subtract items as appropriate.

Insurance policies for goods in transit generally cover only the goods packed by the removalist — not those you pack yourself. So if you want to take out insurance

WHAT PRICE A MOVE?

To get an idea of the price differences in the moving industry, we asked four large and five smaller removalist firms for quotations for various moving scenarios. We asked them to base the quote on the contents of an average three-bedroom house (with furniture and cartons totalling 35 m³, without any special items such as antique furniture, large mirrors or a piano), and with easy access at both locations (driveway wide enough for a van).

The large firms needed some convincing to quote us prices. Of the four we approached, one of the most well-known declined to participate. They told us pricing is specific, each removal is unique and a generalised price for the scenarios we outlined would bear little similarity to the majority of individual moves. For the reasons outlined in *Large vs small firms*, large firms tend to have higher overheads and may be more expensive than smaller operators.

While we understand the concerns expressed by the larger companies — that you're buying a different service from different types of company — we wanted to find out how much



quotes would vary between larger and smaller firms.

■ Moving locally (within Melbourne, 15 km) with the most expensive of the large firms we surveyed could set you back by as much as \$830 — this is the cost for the move only, without packing and insurance. With the other firms we surveyed you could save between 30% and 45% for a similar level of service (prices ranged from \$450 to \$665).

■ For a 'no-frills' intrastate move (Melbourne to Ballarat, 111 km) the highest quotation (from a large company) was for \$1143 — \$468 more than the lowest quote (from a smaller firm).

■ For a straightforward interstate move (Melbourne to Sydney, 873 km), the difference between the lowest and highest quotations was 33% (roughly \$1000).

■ Only one of the smaller companies could quote a price for an overseas move (Melbourne to London) — \$4700 without insurance and packing; the large firms' prices for the same service ranged from \$5300 to \$8490, depending on the size and type of container.

because you're particularly concerned about your valuable china, make sure you have it packed by the removalist. Otherwise they are only liable if you can prove negligence or lack of due care and skill — for example, if the carton is visibly damaged, or if it's lost. If you packed it yourself and you can't prove the damage was caused by the removalist's actions, that means you might as well not have paid for insurance.

If you opt for insurance cover, you can choose one of the policies offered through your removalist or arrange it yourself. If you insure through your removalist, you'll only have to deal with one company for all your inquiries and claims associated with your move. If you arrange insurance yourself and have a subsequent claim, settlement may be easier if the company has a branch in your new locality.

Removalists generally offer you the following four insurance options:

■ **Replacement cover:** The most expensive option, calculated on the full replacement value of your possessions. Some items may be excluded from this type of insurance (such as clothing, household linen and footwear).

■ **Indemnity cover:** A cheaper option, calculated on the current market (that is, secondhand) value of your possessions. (Choose this type of insurance for antiques, as they can't easily be replaced by similar items.)

■ **Storage cover:** An extension of either of the two options above (for goods in transit) to cover your possessions during storage.

■ **Specific or restricted range of risks** (fire, overturn, collision, flood): the most basic cover, calculated on the current market value of your possessions. (This type of insurance may be included automatically — check with the removalist.)

Get a few quotations from different companies and compare premiums, cover, conditions, exclusions and excess. Make sure you're comparing like with like; the cheapest may not be the best.

As with any other insurance, you will have to disclose anything that could affect the risk of insuring your goods and declare any items above average value. Animals, pets and livestock as well as jewellery, cash and valuable documents may not be insurable. Make sure you know what items and situations are covered and excluded, and whether an excess is payable for the insurance option you've chosen. Ask for advice or clarification if you don't understand any of the provisions in the contract.

Getting ready for the move

Planning and preparing for your move well in advance is one way of keeping problems on the day to a minimum.

Change of address

Before you move, remember to inform service providers as well as personal and business contacts of your change of address.

Australia Post sells change-of-address kits for \$9.50, which contain 20 change-of-address notification cards, 15 postage prepaid envelopes, a 'handy hints on moving' booklet with a checklist of whom to notify, and an application form for the redirection of your mail. It costs \$5 per month to have personal mail redirected to a new address; if you buy a kit you get a \$1.50 discount for the first month. Some removalists' brochures also include a wealth of handy hints on moving, change-of-address cards and other things that can help you with your move.

As soon as you know your new address, check your records and make a list of the people and organisations you need to notify. The list is a lot longer than you might immediately think — banks, building societies, credit providers, investment companies, government departments and agencies (for example, the tax office, social security, the motor transport department), insurance companies, Medicare, water, electricity and gas providers, telephone companies, schools, libraries, clubs, the electoral office, the local council, the post office, doctors, dentists, health centre, vet, charities, magazine subscriptions, rental and leasing companies and stores where you have an account.

Cancel regular deliveries, return borrowed goods and collect things from dry cleaners, shoe repair shops, etc.

Preparing and packing your goods

Moving house is a good time for a thorough clean-out — especially if you're a hoarder and haven't moved for a while. Before you start packing and preparing things, take a good look around, in and under your house. Check your garden, shed and garage too. Don't pay to move goods you're unlikely to use again — sell them, give them away or throw them out.



Don't leave packing till the last minute or you'll lose track of what you've put where.

If you decide to pack your possessions yourself, start as early as possible by packing the things you won't use again until after your move. Use cartons appropriate for the contents — your removalist should be able to lend, hire or sell you appropriate packaging materials or advise you about special requirements.

Check with them whether you should pack clothes in suitcases or boxes, or whether you can get a special clothes pack (port-a-robe) in which your clothes can be transported on hangers, like in a wardrobe. If you don't need to empty the contents of drawers you'll save time and effort too.

While you're packing each carton, keep a list of its contents, seal and mark each carton appropriately — for example, 'fragile' — and note the room you want it delivered to. Numbering cartons will make it easier to check whether all have been delivered. If you've opted for a do-it-yourself move, don't pack all your blankets into cartons — you might need them to wrap around furniture in the truck to prevent scratches.

A detailed inventory is particularly important if you're moving abroad or if your goods go into storage. It provides an important record. If the removalist does the packing, both parties will have

to sign the inventory. It should not only be a list of items but should also include remarks about the condition of your furniture and other goods. Removalists may make a note of such things as scratches automatically — they're on guard against fraudulent claims — but make sure you note them (or take a photo) so that new ones are easier to spot.

Give some thought to where you want to put larger items of furniture in your new house or flat before you get there. Otherwise you might have to move heavy things around yourself after the removalists have left.

Some major appliances such as dishwashers and washing machines may need to be disconnected by the manufacturer's service agent to prevent possible damage during transport. The removalist should be able to tell you which ones need special preparation for the move.

Lastly, pack an 'emergency kit' for when you arrive at your new home. You might include such things as your children's favourite toys, soap, towels, toilet paper, tea towels, cups, plates and cutlery, biscuits, tea, coffee and a kettle, milk and sugar, bottled water, juice and whatever else you think you'll need before you have fully unpacked at your new place.

Moving yourself

For a local move you may decide to move yourself, if you have strong and enthusiastic helpers. A standard two or three-tonne truck, which you're allowed to drive with an ordinary driver's licence, can be hired for about \$100–\$150 per day, which includes insurance and 100–150 km of travel. Fuel costs are extra and, if you're paying cash, there might be a deposit fee. Some rental companies charge flat rates; others have higher rates on weekends. Check when you're getting quotes.

Make sure you're well organised and have your packing completed before your helpers arrive on the day. When lifting furniture or heavy cartons, don't risk damaging your back. Squat rather than stoop to grasp the load, straighten your back in line with gravity and then let the leg muscles do the lifting. Avoid lifting or carrying a heavy load with outstretched arms; keep the load close to your body.

Load last those things you're going to need first in your new place and make sure everything is secured in the truck to prevent damage from friction, bumps and shocks. □

A NIGHTMARE FOR A SMALL SAVING

When Laura last moved from one Sydney suburb to another, she nearly lost her African art collection and had her hand injured when she tried to stop the removalist from taking off with it. "It was a nightmare," she says, "the most dreadful day of my life."

Laura had obtained a quotation from a large, well known firm for four hours at \$80 per hour. When another removalist quoted her \$20 an hour less, she thought she could save money and accepted his offer. But then "just everything went wrong", she says.

When it came to paying for the move, the removalist billed her for six rather than four hours as quoted. Laura had already made out a cheque for \$240, but he wouldn't accept it. Instead he took about \$5000 worth of her African art collection from her garage, locked it in his truck and threatened to drive off with it. When Laura tried to pull the key from the truck's ignition, he injured her hand trying to stop her.

She phoned the police, but by the time they arrived 45 minutes later, her husband, anxious about the artwork, had already struck a deal with the removalist to pay a further \$60 — half the extra amount initially demanded. "They said it was travelling time," she says, "but they got away with \$60 more than they had quoted."

In the future Laura will try to choose a more reputable removalist. "I'll look for someone who's a member of a furniture removers' association," she says.



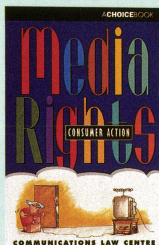
ON THE MOVE

Removalists would probably regard Noeline of Shorncliffe, Queensland, as an easy person to move. "Knowing I'd be on the move all the time, I never bought a lot of furniture. There's no point in buying a huge lounge suite. I never had a lot of stuff, just the basics," she says. But the one thing all the removalists always complained about was her books. She is an academic and has lots of them. "It was the one thing that used to throw them a bit," she says.

Noeline knows about moving home. Over the last 12 years she has relocated 11 times: locally, intra and interstate. She used a removalist every time — sometimes only for a few heavy things and other times for the lot — and has had her fair share of good and bad experiences.

So what has Noeline learnt from her rich moving experience? In the past, she usually looked in the Yellow Pages for a removalist near where she lived and then chose the cheapest. "I think next time I move I'll be much more careful," she says. "Even if I choose one from the Yellow Pages, I'll ask a few questions to try and find out just how professional they are. How they do the moving and the costing, what truck they'll use, what sort of experience they've had. I'm just more careful now — I know I'll be better off in the end, even if it costs more."

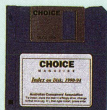




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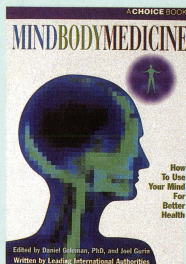
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CHOICE Index on Disk

This is a comprehensive index to topics covered in CHOICE from January 1990 to December 1994 on a 3.5" floppy disk, suitable for DOS or Windows operating systems. With its help you'll be able to trace the article you want within minutes.

Individual price \$10 Code: CINI
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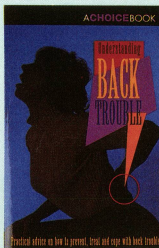


Mind Body Medicine

How to use your mind for better health

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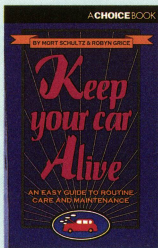


Understanding Back Trouble

Practical advice on how to prevent, treat and cope with back trouble

Three out of four Australians will experience back pain at some stage in their lives. This book explains how your back works, what is likely to go wrong, the treatments available and preventative measures.

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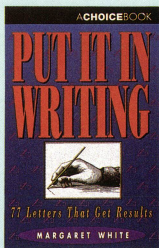


Keep Your Car Alive

An easy guide to routine care and maintenance

"The book goes through every part of the car, explaining how things work, how to test them, do-it-yourself maintenance, troubleshooting, coping with roadside emergencies. I really couldn't find anything they missed." *The Age*

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Put It In Writing

77 letters that get results

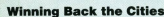
We all know an effectively worded letter can get results, if only we knew our rights and how to express them. This book contains 77 well-considered, cool and authoritative letters, written by a lawyer, which can be adapted to suit your situation.

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What do we know about the stuff we put on our faces and our hair? How does it work? What do the 'special ingredients' actually do? This comprehensive guide answers these questions and covers many other issues, including how best to care for your skin.

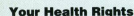
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Are We on the Same Team Here?

An increasingly popular and effective way to work is in teams or work groups. To work in a team shouldn't be difficult, especially if we recognise the importance of good communication. *Are we on the same team here?* looks at communication within groups and the simple steps that can be taken to make a group work.

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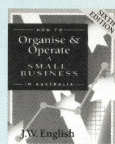
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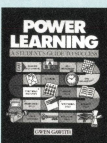


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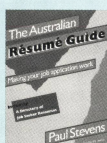


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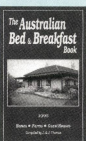
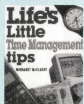


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When you stay in bed and breakfasts you not only get to stay in some wonderful homes but you also get to know the people and the area. This guide details B&Bs around Australia. It includes the style of accommodation, price, nearest town and a brief description.

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The Penguin Consumer Guide to Medicines

A guide to over 600 drugs under their generic names (over 4000 brand names), giving details on usage, effects, warnings, possible interactions, and overdose symptoms and procedures.

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To clear space for the October catalogue the following titles are being sold out.

There is limited stock available of each title and no back orders will be taken — so if you're interested in any of these titles, get in early!



The 1995 What Color is Your Parachute?

\$25 paperback 504 pp

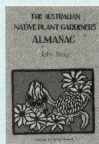
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From Conception to Birth

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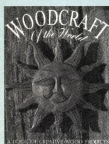
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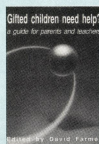
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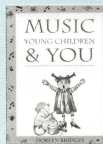
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Music, Young Children & You

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Making anti-lock brakes work for you

They may be a great safety feature, but what do you need to know to use your anti-lock brakes safely?

ROBYN JEFFS, of Euabalong, NSW, was heading out of Sydney on the Great Western Highway in her 1994 Falcon Futura Classic when the car in front of her stopped suddenly. She slammed the brakes on as hard as she could, but to her surprise, the anti-lock braking system (ABS) didn't seem to work. After initial resistance from the brake pedal, the brake system seemed to lose pressure.

"It felt like the brakes weren't working," says Jeffs.

This uncertainty caused her to take her foot off the brake and re-apply it — fairly understandable in the circum-

stances. The delay of a few seconds was long enough for her car to smash into the one in front.

As she later found out, there was nothing wrong with her brakes.

According to a Ford spokesperson, Richard Power, the loss of pressure was probably the ABS system going into action. "If someone's not briefed on how the system works, it may be a foreign sensation," he says.

And perhaps if Robyn had kept her foot on the brake and allowed the ABS system to work, she could have avoided the accident.

What is ABS and why have it?

ABS may be a great safety feature, but as the above example shows, it can cause problems if the driver isn't properly instructed in its use.

So what's the point of ABS? If you brake heavily in a car without it, there is a tendency for the wheels to lock up. This can result in loss of control and/or longer stopping distances. Anti-lock braking systems are designed to stop the wheels from locking during hard braking, allowing the driver to maintain control of the vehicle.

Sensors, usually on each wheel or drive shaft, monitor how fast each wheel is turning and relay the information to an onboard computer. If, during braking, the computer detects that any of the wheels are turning at a different speed — for example if a wheel locks — it adjusts the action of the brakes to free up that wheel. This can make braking feel unusual for someone not used to the system.

Although the main purpose of ABS is to maintain steering control, under most types of driving conditions it will also improve braking and thereby reduce stopping distances. However, this effect varies according to the condition of the road. On wet roads stopping distances may be substantially reduced because the wheels don't lock up, while on dry roads there might be no improvement. In the case of loose surfaces, such as gravel or dry snow, stopping distances could be significantly increased — the wheels don't lock, so there's no build-up of loose material in front of the wheels to help the vehicle stop.

A false sense of security

ABS may lull some drivers into a false sense of security. According to the NRMA's manager for vehicles and the environment, Jack Haley, studies have shown that once drivers become familiar with the better braking performance of ABS, they tend to drive faster, accelerate faster, and apply greater force to the brake pedal. It appears some drivers adapt to ABS by driving less safely.

"It is vitally important that drivers are aware of this," says Haley.

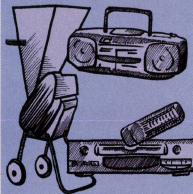
Haley also cites a Canadian study, which found that drivers in ABS-equipped cars drive closer to the car ahead, thereby reducing the advantages offered by ABS.



On wet roads stopping distances may be reduced, but on gravel or loose surfaces don't count on ABS to stop you any sooner.

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17th DRAW



For new subscriptions and renewals received
July 1 to September 30, 1995

Our Seventeenth Draw, to be held on October 3, 1995, will have a new format. There will be two lucky winners who will choose their prizes from tests published in CHOICE, January to February 1995.

1st Prize: Chipper/shredder (January 1995) valued at up to \$830 and a VCR (February 1995) valued at up to \$500.

2nd Prize: Portable stereo (January 1995) valued at up to \$400.

These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturers' — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by September 30 will go into the draw, unless of course you indicate you don't want to be included.

Subscriber draws are held every quarter — your renewal notice will have the details. If you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew again.

Use the order form overleaf

CONDITIONS OF ENTRY

1. The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received July 1 to September 30, 1995. If you opt for a two-year subscription, you'll be entered on your first anniversary as well as when you actually renew or subscribe. 2. Information on how to enter and prizes forms part of these conditions of entry. 3. Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter. 4. Entrants must be residents of Australia. 5. Applications are subject to a verification check and the judge's decision is final. No correspondence will be entered into. 6. The prizes will be delivered free anywhere within Australia. 7. Prizes cannot be taken as cash. 8. South Australian residents may enter the draw by completing the form and posting to: Reply Paid No. 24, ACA, 57 Carrington Road, Marrickville NSW 2204, without subscribing to the magazine. Only one entry per person is permissible through this method. 9. Last date for receipt of entries to the draw is September 30, 1995. No responsibility accepted for lost, late or misdirected mail. 10. The draw will be conducted at the office of the Consumers' Association at 10 am on October 3, 1995. 11. The winner will be notified by letter and published in the earliest feasible issue of CHOICE after that. 12. The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville NSW 2204. NSW permit No. TC95/2891 issued on 7/6/95, ACT Permit No. TP95/1115 issued under the Lotteries Ordinance on 7/6/95, NT No. NT95/0955 issued on 7/6/95.

Using ABS

If you drive a car equipped with ABS, there are a few things you should be aware of:

Some ABS systems make a noise and cause the brake pedal to vibrate when operating. Don't take your foot off the pedal if this happens.

It's better to have familiarity with ABS before it's needed in an emergency. Consider a defensive driving course, or at least find a quiet straight section of road where you can try some emergency braking. Make sure there are no other cars around, particularly behind you.

ABS is designed to help maintain steering control during hard braking in an emergency — avoid extreme steering manoeuvres in such situations or you're likely to end up off the road or in the path of oncoming traffic.

Don't drive around curves, change lanes or perform other steering manoeuvres any faster or more aggressively than if your car didn't have ABS. Don't expect ABS to improve control in these situations.

Don't use ABS to cut following distances. Keep the same distances between you and other cars that you would if your car didn't have ABS. It should be used for safety, not as a performance feature.

ABS can significantly increase stopping distances on loose surfaces such as gravel. Slow down and allow extra distance between cars in these conditions. Some manufacturers are introducing ABS systems which can detect when hard braking is occurring on loose surfaces, and compensate for it.

GRANDTREK TYRE UPDATE

Since our coverage of the problems with early Dunlop Grandtrek 275 tyres fitted to LandCruisers (April CHOICE), we're still receiving calls and letters from LandCruiser owners who have had problems getting their tyres replaced.

We've written to the Federal Office of Road Safety and the federal ministers for Consumer Affairs and Primary Industries and Energy, calling for a mandatory recall of Toyota LandCruisers fitted with early Grandtrek 275 tyres. At the time of writing (early July), we're still waiting for a response.

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 Marrickville NSW 2204

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 General: (02) 558 0099
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A subscription to Travel costs just \$27 a year — you can use the form on this page to subscribe. The latest issue features:

- Crete
- French canals
- The Italian Tyrol
- Edinburgh

A fax for the home

Compared to similarly priced faxes we tested two years ago, the three-in-one thermal models available now offer many more features and are better value for money.

THREE-IN-ONE FAXES SEEM TO BE the obvious choice for homes and small offices. They combine fax, phone and answering machine in one neat package.

To find out what these machines have to offer, we tested nine three-in-one thermal-paper fax machines costing around \$1100 at the time we were buying; many are a bit cheaper now.

A few years back, if you wanted to install a fax machine, you either had to install an extra phone line or buy a fax/phone switch, which could switch between incoming fax and voice calls. All the models we tested have a built-in fax/phone switch, which means even if you have only one phone line, you can plug them straight in. You can use that one line to take incoming calls as well as receive faxes, and the machine automatically works out which type of call is coming through.

TALKING BACK

All the models except the SAMSUNG have digital answering machines, which means voice messages are stored in a computer memory. This avoids hassles with tapes, but can lead to other problems. Compared to cassette systems,

digital answering machines can only store a limited number of messages — for example, seven minutes on the VOCA and 18 minutes on the SANYOs we tested.

The sound quality of the PANASONIC and JAYCOM is very poor, making it difficult to understand stored messages. And if there's a power blackout you'll lose the messages on the JAYCOM. Other machines tested have battery or built-in back-up but the SHARP's and VOCA's back-ups only last about six hours.

On the other hand, the SAMSUNG, which has a cassette-based message storage system, has 30 minutes of voice storage on each side of the tape supplied, good sound quality and doesn't lose its messages if there's a blackout.

FAX FEATURES

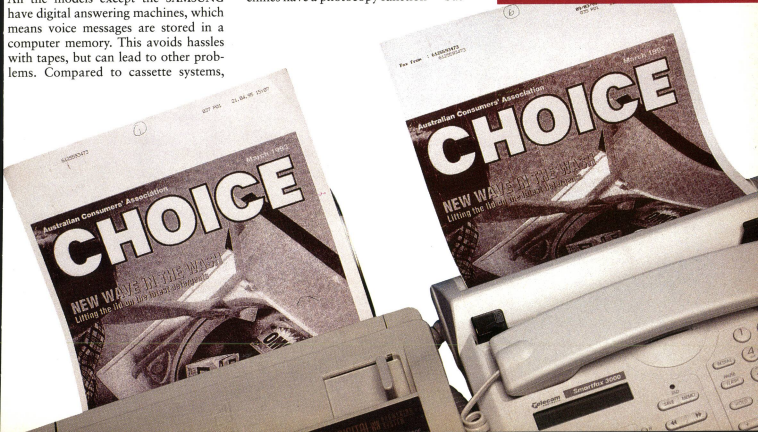
■ If you're ever desperate to make a photocopy of a document but can't get to a photocopier, these three-in-one fax machines have a photocopy function — but

there are limitations. The original document can't be larger than A4, and must be in good enough condition to feed through the document feeder. Because the process is much slower than a dedicated photocopier, and thermal paper is of low quality (see below), this function is only useful in emergencies.

■ All the fax machines we tested print their incoming faxes on special heat-sensitive 'thermal' paper which comes in rolls. Some of the newer and more expensive fax machines can use plain paper (see *Types of fax machine* on page 38). Thermal paper is not without its problems. It's flimsy, tends to curl, isn't recyclable and over time loses its image and becomes brittle. To try to overcome these problems, and to avoid the high cost of plain-paper fax machines, some of the machines we tested can take plain-paper-quality thermal paper. This is slightly thicker and more expensive than normal thermal fax paper and feels much more like standard paper.

The Sharp (left) was the best at receiving good-quality faxes of photographs.

The Telecom Smartfax (right) shows that the quality of faxed photos can be considerably worse.



What to look for

■ Thermal paper is stored on a roll and fed through the fax machine as a continuous length of paper. In most fax machines, after each page is received, it is cut from the rest of the roll. Only one of the fax machines we looked at, the VOCA, did not have a paper cutter.

■ Few older-model fax machines can successfully transmit a photographic image. Now, however, this has become a standard feature. Not all machines use the same method to transmit and receive photos; it's usually a compromise between speed and quality. The PANASONIC achieved the best transmission results: it was able to transmit the most accurate reproduction of the photo, but took a long time to do it. The SHARP was best at receiving photo faxes.

■ In our tests all the fax machines were able to achieve good results when transmitting standard text pages, though the PANASONIC and BROTHER were faster than the others.

■ The PANASONIC and BROTHER are also capable of remote retrieval. Incoming faxes are stored in memory, and then

refaxed to another fax machine. This is useful in situations when you're expecting a fax, but are somewhere else.

■ The PANASONIC has another interesting feature. It prints a verification stamp on the front of every fax it sends, providing visual confirmation that the fax has been successfully transmitted. Unfortunately, it also means that if you want to fax valuable documents, you have to photocopy them first to avoid them being permanently marked.

■ The BROTHER has a sticker on it which says: "This fax speaks for itself." Expecting a useful help system, we were disappointed to hear a 60-second advertising blurb, followed by a printout of a features list. This may be a great sales gimmick, but is of little practical use.

WHAT TO BUY

BROTHER FAX-490mc	\$999
SAMSUNG SF2500	\$899
SHARP F0-435	\$999

models are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 1995. Anything lower is a bargain.



BROTHER FAX-490mc

Price: \$999

Good points

- Friendly and easy-to-use menu system.
- Fast standard transmission times.
- 15-page document feeder.
- Rechargeable battery back-up.
- 20 one- or two-touch memories.
- Has anti-curl for thermal paper.

Bad points

- None to speak of.

SHARP F0-435

Price: \$999

Good points

- Good-quality photo reproduction.
- 20 one-touch memories.
- Call-on-hold facility.

Bad points

- Somewhat difficult to program one-touch memories.
- Difficult to load paper roll.
- Back-up battery lasts for only six to eight hours.

SAMSUNG SF2500

Price: \$899

Good points

- User-friendly menu system.
- Good photo transmission quality.
- Good answering machine sound quality.
- Easy to load paper roll.
- Has keypad on both handset and fax unit.

Bad points

- No serious problems.



SANYO SFX-32

Price: \$1080

Good points

- Easy-to-read keypad.
- Good digital sound quality on answering machine.
- Has anti-curl for thermal paper.

Bad points

- Quite complex to program one-touch memories.
- Paper guides are poorly designed, making it hard to stack multiple sheets.

PANASONIC PANAFAX UF-V60

Price: \$1095

Good points

- Fastest model for standard fax transmission.
- Has page memory, meaning incoming faxes can be stored in memory.
- Good photo transmission quality.

Bad points

- Difficult to program one-touch memories.
- Instruction manual is confusing.
- Sound quality of answering machine messages is poor.

SANYO SFX-33

Price: \$1195

Good points

- Easy to read keypad.
- Good digital sound quality on answering machine.
- Has anti-curl for thermal paper.

Bad points

- Quite complex to program one-touch memories.
- Paper guides are poorly designed, making it hard to stack multiple sheets.



VOCA VF-240

Price: \$799

Good points

- Doesn't take up much space.
- Easy to program one-touch memories.

Bad points

- Doesn't have a paper cutter.
- Telephone handset is very small.
- Difficult to load paper roll.

JAYCOM FX-840

Price: \$899

Good points

- Has keypad on both handset and fax machine.
- Handset can be remotely mounted.
- Easy to load paper roll.

Bad points

- Loses recorded messages when power fails.
- Sound quality of answering machine is poor.

TELECOM SMARTFAX 3000

Price: \$999

Good points

- Doesn't take up much space.
- Easy to operate.
- Has capacitor back-up so doesn't require a battery.

Bad points

- Very slow transmission and reception times, particularly when dealing with photos.
- Lowest fax quality score.
- One-touch keys are very small
- Takes a while to warm up.

See footnote (B) to table overleaf.

Fax machines

equal

Brand/model (in rank order)	Manufacturer/ distributor	Origin	Target price (\$)*	Warranty (years)	1 Dimensions (W x D x H, mm)	2 One-touch memories	3 Speed-dial memories	4 Auto sheet feeder (p)
BROTHER FAX-490mc	Brother	Japan	999	ns (C)	410 x 480 x 210	20 (E)	40	15
SAMSUNG SF2500	Samsung	Korea	899	ns (C)	460 x 380 x 190	10	50	10
SHARP FO-435	Sharp	Thailand	999	1	370 x 460 x 200	20	30	10
SANYO SFX-32	Sanyo	Japan	1080	1 (D)	420 x 520 x 180	8	20	10
PANASONIC UF-V60	Panasonic	Japan	1095	1	440 x 430 x 310	5	15	10
SANYO SFX-33	Sanyo	Japan	1195	1 (D)	420 x 520 x 180	8	20	10
VOCA VF-240	Voca/Acer	Taiwan	799	1	400 x 280 x 310	10	0	10
JAYCOM FX-840 (A)	Inchcape	Korea	899	1	370 x 380 x 200	10	80	10
TELECOM Smartfax 3000 (B)	Telstra Technologies	France	999	1	300 x 270 x 250	12	30	5

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 1995.

ns not stated.

(A) The manufacturer informs us that the JAYCOM FX-840 is discontinued, but it may be still available in shops.

(B) Telecom has made internal changes to this model since we tested, but it still has the same model number. Some of our ratings may therefore no longer apply.

(C) Manufacturer says the warranty is one year.

(D) 12-month extension warranty available for \$30.

(E) 10 memories are one-touch; an extra 10 are accessed by pressing an extra button.

Types of fax machine

There are three types of fax machine available: thermal, inkjet and laser — though we couldn't find any three-in-one inkjet or laser machines.

■ **Thermal** fax machines use a process called thermal printing. The printhead applies heat to chemically treated paper — thermal paper — which changes colour where it's heated. Thermal paper comes in rolls and is generally more expensive per page than plain paper.

■ **Inkjet** faxes use a similar technology to that found in inkjet printers — basically ink is squirted onto the page. Their chief advantage is that they can print on standard plain paper. They're slightly more expensive than thermal fax machines, and there's the additional cost of ink cartridges.

■ **Laser** fax machines are the most expensive type currently available. They use a printing method similar to that found in laser printers and photocopiers, and as such require toner cartridges. They also print on plain paper. Laser fax machines offer faxes with only slightly better print quality than inkjet machines. This is because all faxes must conform to the G3 standard, which limits printing resolution to 3.85 lines/mm.

Testfax Plus

For people who suspect there's something wrong with their fax machine, Telstra (formerly Telecom) has set up an automated fax-diagnostic service.

Testfax Plus is designed to check that the major technical features of your fax are working properly. If you suspect you have a problem, simply fax a page with a photo on it to (03) 9640 0999. The call must last at least 70 seconds to give Telstra's computer a chance to process the page. All it will cost you is the price of the call (if you live outside the 03 area code this will be an STD call). If you're a FAXStream user (a fax service for business run by Telstra) you can dial 019 7219, which is a free call.

Within a few minutes you will receive a one-page fax informing you whether or not your fax has passed a series of tests, and suggesting what to do next.

Before you dial Testfax Plus, make sure you have programmed your own fax number into your fax machine — this is so that Telstra knows what number to fax the results to. Remember to include the country code (61), and your STD area code (don't include the first zero).

Do I need a fax machine?

A fax machine may well be within your reach financially, but do you really need one? If you're not likely to be sending and receiving faxes every day, you may want to consider the alternatives to buying your own fax machine.

Australia Post operates a public fax service, FaxPost, which allows people to send and receive faxes from post offices. You can even send faxes to people who don't have fax machines; Australia Post simply sends the fax to the nearest post office, where it can be picked up, delivered the next working day, or forwarded by courier if it's urgent.

The cost for using FaxPost within Australia is \$4 for the first page and \$1 for every subsequent page. This can be paid by either the sender or the recipient. Some small businesses, such as newsagents, also offer fax services.

28-04-95 15:54:42 61 3 640 0999-3 6125595223 FOLDS-A V2-06-81 Page 1

Telecom AUSTRALIA

Testfax Plus
Customer Report

A. FOLDS TEST RESULTS:-----

OVERALL PERFORMANCE.....
TRANSMISSION LEVEL.....
TRAINING SIGNAL QUALITY.....
TRANSMISSION SPEED.....
RESIMILE IMAGE TRANSMISSION.....
NUMBER FORMAT CORRECT.....

GOOD
GOOD
EXCELLENT
EXCELLENT
EXCELLENT

READY FOR USE

	6	7	8	9	10	11	12	Brand/model (in rank order)	
Anti-curl system	Broad- casting	Polling	Speed score (%)	Quality score (%)	Ease of use score (%)	Overall score (%)			
✓	✓	both	72	68	87	77		BROTHER FAX-490mc	equal
		both	70	69	81	74		SAMSUNG SF2500	
		both	71	76	76	74		SHARP FO-435	
✓		receive only	73	61	74	71		SANYO SFX-32	
	✓	both	63	77	70	69		PANASONIC UF-V60	
✓	✓	receive only	65	62	74	68		SANYO SFX-33	
		both	70	66	62	66		VOCA VF-240	
		both	67	57	61	63		JAYCOM FX-840 (A)	
		both	62	53	67	62		TELECOM Smartfax 3000 (B)	

1 Dimensions

Dimensions of the model with all features, such as paper guides, fully extended.

2 One-touch memories

To make it easier and quicker to dial, certain buttons can be programmed to provide one-touch dialling of particular phone numbers.

3 Speed-dial memories

Similar to one-touch memories, except that a three-key combination is needed to dial preprogrammed numbers.

4 Auto sheet feeder

Maximum number of A4 sheets of paper that can be loaded into the automatic sheet feeder at one time.

5 Voice storage

Most newer fax machines store answering machine messages on a computer chip (digital). Other machines use the older technology of microcassette tape. See the main article for comments about sound quality.

6 Anti-curl system

Thermal paper has a tendency to curl,

making it difficult to handle. An anti-curl system is designed to prevent thermal paper from curling as it comes out of the fax machine.

7 Broadcasting

Allows you to send a single fax to multiple fax numbers.

8 Polling

Polling allows the retrieval of documents from another fax machine. In effect, polling allows the person receiving the fax to pay for the phone call. Both machines need to be set up to accommodate polling. In the table, 'both' means the machine can both transmit and receive in polling mode.

9 Speed score

We timed how quickly each machine sent and received various types of fax. The speed score was based on the following tests and weighting factors:

- 20% — single-page text transmission.
- 20% — three-page text transmission.
- 20% — single-page halftone (photograph) transmission.
- 20% — three-page halftone transmission.
- 20% — single-page halftone reception.

In the case of the halftone tests, we set

up the machines to transmit a good-quality image, rather than the fastest speed possible.

10 Quality score

An expert panel assessed how accurately each machine was able to transmit and receive faxes containing photographs. The quality score was calculated as follows:

- 50% — single-page halftone reception.
- 50% — single-page halftone transmission.

11 Ease of use score

We based 25% of this score on the usefulness of the instruction manual. The remaining 75% of the mark was based on an ease-of-use assessment which looked at a number of functions, including how easy it was to make phone calls, send faxes, operate the answering machine, load paper rolls, use the keypad and program one-touch keys.

12 Overall score

We combined the scores from each of our tests to calculate the overall score. They were weighted in the following way:

- 40% — speed.
- 20% — quality.
- 40% — ease of use.



Letters



WHAT'S IN A NAME?

Congratulations on the well researched article in the April 1995 issue exposing the shortcomings of the financial planning industry and the need for urgent government intervention.

Your readers may find it helpful to know that a financial planner as described in your article is not the same as a financial counsellor. When Credit Line first introduced financial counselling to Australia in 1980, financial planners were generally known as 'investment advisers'. Unfortunately the change of name has caused confusion.

Financial counsellors provide financial counselling and advocacy for people in financial distress. They do not provide investment advice. Just as there is a tremendous need for good advice for those who are fortunate to have money, there is also a need for good advice and assistance for those who are not able to make ends meet.

Credit Line and other financial counselling organisations provide a free and independent service which is confidential and not means tested. Occasionally people consult us seeking investment advice and are disappointed. It would help if your readers knew the difference to avoid confusion.

To find financial counselling organisations, readers can look under 'Community Help and Welfare Services' in the White Pages or contact the Consumer Affairs department in their state.

Betty Weule
Manager, Credit Line, Sydney

FINANCIAL DISASTER

Thank you for the recent article in CHOICE entitled *Take my advice?* (April 1995). I found it very interesting and informative.

I would like to tell you briefly of my experience with financial planners.

I took redundancy nearly six years ago and was recommended to a well known financial planning company to assist with my rollover.

After two interviews the rollover certificates were signed. The first shock came when the company mailed the certificates in an unsealed, wrongly addressed, plain envelope. Fortunately the person who received the envelope found the correct address on the certificates and sent them on to me with a note explaining how he came to receive them. "Sorry about that," was the financial planning company's response. Big deal!

Two years later I was invited by the company to have a review of my investments. The planner told me he was quite satisfied with their performance and saw no reason to make any changes. He also believed I should be quite satisfied.

Two weeks later, after a run of redemptions on property approved-deposit funds, the Federal Government imposed a freeze. When I was eventually able to redeem the money I had lost \$22,000 out of a \$35,000 rollover. I may be wrong, but I believe the planner should have had some knowledge that something was 'in the wind' and things weren't quite right when I had the interview.

After a further two years I was again invited for a review. I was told by the planner (each interview was conducted by a different person) he would do a written review of the investments, but it would cost me \$650. If I didn't want to pay that amount I was on my own. If I did pay I would continue to receive service and advice from the company. Also, each yearly review would cost me \$250.

I paid the money and some weeks later received the review. It began, "In light of your recent divorce ..." What divorce?? My wife and I have been hap-

pily married for 24 years and have never contemplated divorce. The review continued, "... It is recommended you increase your contributions from \$160 to \$250 per month". But I only pay \$116 per month! Where did they get the \$160 from? Their reply — "Oh! I'd better read my file on you again. Sorry about that."

I hate to think what the next review will come up with.

Brian D Youtlen
Blackburn South, Victoria.

It is the legal responsibility of all licensed investment advisers who give personalised advice both to 'know their client' and to 'know the market'. Mr Youtlen's story is a sorry example of how some advisers fail to take their responsibilities seriously. In this instance, the adviser should, most certainly, have been aware of the crisis in the unlisted property trust market and the likelihood of a government-imposed freeze on redemptions.

Too many investors were directed into unlisted property trusts, including property approved-deposit funds (ADFs) when the property market was booming in the late 1980s and those trusts and funds were offering financial advisers exorbitant commissions. As a consequence, thousands of investors lost huge amounts of money when the property market collapsed and some fund managers simply didn't have the cash to refund their investors' money.

As we stated in Take my advice?, there is a danger that, while financial advisers/planners continue to be paid by fund managers on a commission basis, they have a vested interest in recommending the products that pay the highest commission, even if those products aren't necessarily the most suitable for their clients.

The fact that Mr Youtlen had to deal with a different planner each time his investments were reviewed, and that one planner actually got his basic personal details wrong, is a reflection of the sorry state of the financial planning industry in Australia. This is yet another example of the desperate need for the Commonwealth Government and its regulator, the Australian Securities Commission, to toughen up its regulation of the financial planning industry so consumers have, at the very least, adequate protection.

Send your letters to CHOICE, 57 Carrington Road, Marrickville 2204.

Where possible, please include your daytime telephone number, as we may wish to contact you direct for more information or to discuss your comments and queries.

Cordless drills

Are you likely to find a cordless drill useful? If so, there are definitely models to choose and some to avoid.

A CORDLESS, BATTERY-POWERED drill is just the ticket when you're working away from a mains power source. They're versatile, convenient and even safer than their 240 volt cousins. However, they're also more expensive and less powerful. Worse still, because they rely on batteries, they can let you down just when you need them.

Clearly a cordless drill won't suit every home handyman, so you'll need to balance the pros and cons carefully before putting hand to wallet to the tune of \$150 or more for a decent model (see *Do I need one?*, below).

If they are for you, there are still some decisions to be made: there's quite a range available. Some cordless drills are real workhorses — powerful, heavy and laden with features. These are expensive and mostly used by tradespeople. At the other end of the spectrum are models which are little more than glorified electric screwdrivers. Fortunately, between these two extremes are tools powerful enough for most jobs and sufficiently versatile to be useful for the average DIY enthusiast.

From this last category we tested 15 drills, two from each major brand (where available): a model closest to \$300 and the least expensive model, to give you an idea of the range on the market.

We're pleased to be able to recommend four especially good performers, one of them a genuine bargain.

WHICH ARE THE BEST?

The METABO Beat 9.6/2 R+L was the best drill overall, but also one of the most expensive. The BOSCH PBM 9.6VE-2 rated almost as well, and for around half the price it's a clear **Best Buy**.

We tried them out by drilling holes and driving in roofing screws, and assessed them for ease of use and electrical safety. Changing, charging and caring for batteries are vital considerations with these tools, so we also looked closely at these aspects, including checking the actual charge time against the manufacturers' claims.

As well as our lab tests, we asked four typical users to try out the drills in our lab for a number of tasks and report

on their ease of use in practical terms. Assessing each tool at work — comfort of grip, balance, weight and control operation — was given priority, but other factors like ease of replacing and charging the battery, changing drill bits and the clarity and usefulness of the instruction manuals were also considered.

TORQUE ABOUT POWER AND SPEED

Manufacturers make much of the rated voltage of their drills (7.2, 9.6 or 12 volts), but it's actually the battery capacity, not the voltage, that largely determines the usefulness of a cordless drill.

While you might equate higher voltage with greater power, the true test of a cordless drill's capacity is a practical one: how much work will it do for how long? In simple terms, how many holes can it drill and screws can it drive in before the battery needs recharging? We focused on this in our performance assessments.

Torque is the amount of *twisting* force the drill can muster. The significance of high torque is that it means better screwdriving performance. The more torque, the larger the drill bit that can be used and the bigger the screw that can be driven in. This twisting force originates from the drill's high-speed motor and can be modified via a gearbox — so it's not battery voltage that

Do I need one?

Cordless appliances have been one of the growth areas of the last decade: notebook computers, phones, video cameras and especially work tools. The convenience of not being 'tied' to a mains power point is always balanced, though, by the need to constantly recharge batteries and the loss of power compared to 'plugged-in' versions. Cordless drills are no exception.

If you have jobs to do outside the house or on a boat, for example, you'll appreciate the convenience and versatility of a cordless drill. Those working up ladders and masts or on roofs will see their obvious advantages over mains-powered tools. Electrical cords that follow behind and wrap around ladders can be not only a nuisance but dangerous.

For most home handyman, however, the usual jobs are around the house or workshop — within easy reach of a power point. Here, mains-powered drills are the better way to go. For the minor nuisance of connecting an extension cord, you'll avoid the worry of charging, changing and caring for your drill's batteries. They're also cheaper and more powerful. And if you only use a drill a couple of times a year, a cordless model's battery will almost certainly be flat when you want to use it.

So when do cordless models come into their own? Tradespeople and keen DIYers constantly moving from one drilling spot to another will appreciate not having to keep reconnecting a mains lead. With a variety of drill bits and a charged spare battery at the ready, they'll maximise the cordless convenience. In addition, if you have a lot of screwdriving to do you might prefer the control offered by the generally lower speeds of these drills.



In some situations a cordless drill is a godsend.

gives you more or less torque. In our tests a couple of drills with 7.2 V batteries had higher torque outputs than some others packing 9.6 or even 12 V.

You need to be able to vary drill speed as well as torque to cope with different situations. Two-speed drills generally have a gearbox that allows both a low-speed, high-torque setting and a high-speed lower-torque setting. The clear advantage is versatility. So having two speeds is preferable to variable speed control alone — and with two speeds and variable speed control you can control the speed within two different ranges.

Even with these speed selection possibilities, cordless drills generally achieve far lower speeds (fewer revs) than a mains-powered tool and so are more comfortable driving in screws than drilling holes.

But speed isn't everything. For example, the model with the highest speed in our test, the SKIL 2736, still ranked well behind three other models for both screwdriving and drilling performance, despite its apparently more powerful 12 V battery.

WHAT TO BUY

METABO Beat 9.6/2 R+L	\$315
BOSCH PBM 9.6VE-2	\$170
BOSCH GBM 9.6VES-2	\$325
RYOBI TFD-220R	\$329

The METABO Beat and BOSCH PBM were both strong performers in both drilling and screwdriving, with good features and ease of use as well. The BOSCH, at just \$170 compared to over \$300, has to be our **Best Buy**.

The RYOBI TFD-220R and BOSCH GBM ranked equally, but have different strengths and weaknesses — see the profiles and the table for details.

Apart from our four recommended models, there are another eight that give reasonable to good performance. If your heart is set on a cordless drill and you're intending to do only screwdriving or only drilling, you might consider cheaper models with a good test score for that task alone.

Three models scored below 50% overall and are not recommended — see the table for details.

Drills are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 1995. Anything lower is a bargain.



METABO BEAT 9.6/2 R+L

Target price: \$315

Good points

- Well balanced.
 - Variable speed control and a two-speed gearbox.
 - One of the easiest drills — and chargers — to use.
 - Includes a robust case.
 - Has an electric brake.
- ##### Bad points
- One of the most expensive drills tested.
 - Collar on keyless chuck is a bit small.

BOSCH PBM 9.6VE-2

Target price: \$170

Good points

- Good value for money.
 - Variable speed control and a two-speed gearbox.
 - Very easy to use.
 - Best keyed chuck.
 - Has an electric brake.
- ##### Bad points
- No carry case.
 - No torque-limiting clutch.

**BEST
BUY**

For people with disabilities

A light, well-balanced drill best suits most users with a disability. The advantage of simple, easily accessible controls and keyless chucks was particularly noted by our tester, an occupational therapist from the Independent Living Centre. Other factors considered included ease of battery changing, torque control and removing accessories from the drills.

The most suitable models were the **HITACHI DS 10DTB** and **PANASONIC EY561B**. Unfortunately neither of these was a particularly high scorer for performance.

Safety

Cordless drills are intrinsically safer than mains-powered models, especially up ladders where cords can tangle and trip you and in damp conditions where the risk of electrocution exists (although we'd recommend you always use a safety switch — which disconnects the power instantly if it detects a malfunction — with a mains-powered drill). All our drills passed the standard electrical safety tests.

It's important when using a drill — whether cordless or mains-powered — to observe some basic precautions:

- Wear eye-protection such as safety glasses or goggles.
- Remove key (if any) from chuck.
- Where appropriate, try to secure the material you're working on with a clamp or vice.

What to look for

- First of all, do you need a cordless drill at all — if you only have occasional drilling and screwdriving jobs around the home, stick to a mains-powered 240 V drill.
- If you do need a cordless model, look for useful features such as those listed below.
- You're looking for high torque without compromising the speed needed for drilling performance, so a **two-speed gearbox** is vital.
- **Variable speed** is very useful when driving in screws, and **reverse** is essential if you want to remove them.
- A **torque-limiting clutch**, which will prevent overtightening or damaging screws, is also useful for screwdriving.
- Our trialists all appreciated the neatness and convenience of **keyless chucks**.
- An **electric brake** is a handy safety feature — it brings the chuck to an immediate stop when the trigger is released.
- If you look after your drill, it will certainly outlive the battery supplied. We recommend you buy a **spare battery** when you purchase your drill; it will certainly be cheaper bundled into the deal than buying one separately later on, and it means you can have one battery charging while you use the other.
- A **fast charger** may also be useful if you expect to use your drill for long periods and you're not prepared to wait up to three hours to recharge a flat battery. But remember, fast charging will affect the battery's life (see *Batteries and chargers* overleaf).



RYOBI 12 V TORQUE FORCE 220 (TFD-220R)

Target price: \$329

Good points

- Good battery capacity.
- Delivers the most torque of all drills tested.
- High speed for easy drilling.
- Easy to use keyless chuck.
- Electric brake fitted.

Bad points

- No carry case.
- A little heavy and handle is rather large.
- One of the most expensive drills tested.

BOSCH GBM 9.6VES-2

Target price: \$325

Good points

- Variable speed control and a two-speed gearbox.

Bad points

- No torque-limiting clutch.
- Tight dust cover aperture makes it hard to fit a large drill bit.
- One of the most expensive drills tested.



The Ryobi PWR724R was only a mid-range performer, but it came in a box with lots of useful accessories — even a torch! — and rated highly for ease of use, so it might make a great present or starter kit for a beginner. It costs around \$160.

Cordless drills

	Brand/model (in rank order)	Manufacturer/ distributor	Origin	Target price (\$)*	Warranty (months)	Weight (kg)	Battery voltage (V)	No of speeds/ variable speed	Torque limiter	Kick back
	METABO Beat 9.6/2 R+L	Metabo	Germany / Taiwan	315	6	1.6	9.6	2 / ✓	✓	✓
	BOSCH PBM 9.6VE-2	Robert Bosch	Switzerland / China	170	6	1.6	9.6	2 / ✓	✓	✓
equal	BOSCH GBM 9.6VES-2	Robert Bosch	Switzerland / Germany	325	6	1.5	9.6	2 / ✓	✓	✓
	RYOBI TFD-220R	Ryobi	China	329	12	1.8	12	2	✓	✓
	RYOBI PWR724R	Ryobi	Taiwan	159	12	1.4	7.2	2	✓	✓
	MAKITA 6012 DWKE	Makita	Japan	205	6	1.3	7.2	2	✓	✓
	BLACK & DECKER P96VSRK3H	Black & Decker	China	109	24	1.5	9.6	1 / ✓	✓	✓
equal	HITACHI D 10DH	Hitachi	Japan	320	6	1.7	9.6	2	✓	✓
	SKIL 2736	Vermont American	Mexico	285	12	1.9	12	2 / ✓	✓	✓
	MAKITA 6012 HDW	Makita	Japan	285	6	1.7	9.6	2	✓	✓
	PANASONIC EY561B	Panasonic	Japan	195	6	1.3	7.2	2	✓	✓
	HITACHI DS 10DTB	Hitachi	Japan	275	6	1.4	7.2	2	✓	✓
	NOT RECOMMENDED									
	BLACK & DECKER P72VSRK	Black & Decker	China	109	24	1.3	7.2	1 / ✓	✓	✓
	MAKITA 6076 DW	Makita	USA / Japan	95	6	1.0	7.2	1	✓	✓
	SKIL 2236	Vermont American	Mexico	119	12	1.0	7.2	2	✓	✓

* Prices are a good target to aim for when shopping around, based on nationwide checks in May 1995.

The exception is the Black & Decker P96VSRK3H, which was due to be released in July: its price is the manufacturer's estimate.

Batteries and chargers

All the batteries in our test models were nickel-cadmium (NiCad) — similar to those found in many mobile phones, camcorders and other portable appliances. While some manufacturers claim their batteries can be charged and discharged "up to 1000 times", the reality is somewhat less. Industry experts say 500 times — about 150 useful hours of drilling or screwdriving — is a more realistic expectation.

Differing views abound concerning the useful life and recharging of NiCads, particularly the so-called 'memory' effect of recharging batteries before they are completely flat (some people say batteries 'remember' this and will run out earlier in future). While the jury is still out on some aspects of battery use and abuse, some general hints are worth taking on board:

■ You should occasionally fully discharge a NiCad battery — say every month or two — but you don't need to every time you use it.

■ Fast charging (10-15 minutes), for all its convenience, does shorten the life of a NiCad battery, possibly by as much as 50%.

■ Don't leave a battery on charge once it's already fully charged.

While most good-quality chargers will cut out or go to 'trickle charge' function when they sense a battery is fully charged, the risk of overcharging and damaging batteries remains. When in doubt, be guided by the manufacturer's instructions.

On the other hand NiCads have no shelf-life problems (apart from losing their charge); in fact, no matter how long they sit on the shelf, they will gradually last longer over the first few charge/discharge cycles (called the 'conditioning' effect).

The pricing of spare batteries certainly arouses the ire of CHOICE subscribers, and after surveying the market, we can see why! Suppliers quoted anything from \$36 to \$160, depending on brand and model. The battery replacement cost for our top-performing model alone (the **METABO** Beat) varied from \$85 to \$160. Some of this has to do with the reasonably small turnover of these batteries,



A NiCad rechargeable battery should give you around 150 hours of useful drilling time before it dies.

but that still doesn't justify what industry sources admit is often a 90% to 200% mark-up.

As for the importance of 'genuine' brand replacements, industry sources scotch this as a furphy: whatever the name on the casing, most batteries on the Australian market are sourced from the same South-East Asian factories. Performance levels may vary but not necessarily on the basis of big-name brands. As always, shop around.

Under an agreement with the Trade Practices Commission (TPC), manufacturers whose batteries show a 'recyclable' symbol must provide recycling facilities. The instructions with most of the models in our test invite you to return exhausted batteries to your distributor. Where no such instruction is supplied, call the manufacturer and, if there's a recycling symbol and no procedure is given, contact the TPC. For more information on battery recycling, see *Phasing out the nasties*, February 1995 CHOICE.

6	7	8	9	10	11	12	Brand/model (in rank order)	
Electric brake	Charge time (claimed/measured)	Screwdriving score (%)	Drilling score (%)	Torque score (%)	Ease of use score (%)	Overall score (%)		
✓	1h / 1h 7m	90	79	64	78	78	METABO Beat 9.6/2 R+L	
✓	1h / 1h 5m	73	90	58	75	75	BOSCH PBM 9.6VE-2	
	1h / 1h 10m	72	82	50	62	67	BOSCH GBM 9.6VES-2	equal
✓	1h / 1h 10m	65	71	89	53	67	RYOBI TFD-220R	
	1h / 47m	51	65	51	75	62	RYOBI PWR724R	
	1h / 1h 12m	63	74	53	46	59	MAKITA 6012 DWKE	
	3h / 3h	52	67	40	68	58	BLACK & DECKER P96VSRK3H	
	1h / 1h 12m	51	58	67	56	58	HITACHI D 10DH	equal
✓	1h / 1h 43m	70	76	50	39	58	SKIL 2736	
	1h / 1h 5m	64	71	54	40	56	MAKITA 6012 HDW	
	1h / 1h 3m	39	45	47	74	53	PANASONIC EY561B	
✓	1h / 1h 11m	49	47	46	63	52	HITACHI DS 10DTB	
							NOT RECOMMENDED	
	3h / 3h	33	51	35	69	49	BLACK & DECKER P72VSRK	
✓	3h / 3h	32	48	28	61	44	MAKITA 6076 DW	
	3h / 3h	27	52	26	36	36	SKIL 2236	

1 Battery voltage
Battery voltage is not an indication of the drill's usefulness — see *Torque about power and speed* on page 41 for details.

2 Number of speeds/variable speed
The number on the left refers to the number of speed-changing gears on each drill. Low speed suits screwdriving, high speed is generally better for drilling. A tick on the right side of the column means speed is continuously variable by trigger pressure. This is good for placing a screw and for driving control.

3 Torque limiter
This disconnects the driving force to the chuck once a set torque is reached. It helps you drive screws and nuts to a consistent depth and avoid overdriving, possibly damaging materials.

4 Keyless chuck
Convenient and neat, it enables drill bits to be fitted without the use of a more conventional chuck key.

5 Reverse
Reverse operation is necessary for unscrewing nuts and screws.

6 Electric brake
An electric brake stops chuck rotation quickly when the trigger is released. It's handy for placing screws and a useful safety feature.

OTHER FEATURES
We considered the features listed in the table above to be the most important, but some others are worth hunting for:

- Over-current cut-out disconnects the battery from the motor if the drill is overloaded.
- Accessories — some kits offer a large range of bits, accessories and tools, from sockets and torches to wall-mounted detachable kit boxes. As we didn't test these add-ons, we can't comment on their quality or value, but they may be an attractive bonus for some buyers.
- Fast chargers are a useful option, but they may lower battery life (see *Batteries and chargers*).

7 Charge time (hours claimed/measured)
Claimed charge time according to manufacturer's instruction book and as measured in our tests; in most cases they were similar.

PERFORMANCE TESTS
We initially conditioned the batteries of all the drills by charging and discharging them five times before use. They were then used to drive screws and drill holes into medium-density fibreboard ('craftwood').

8 Screwdriving test
This score is based on the number of 10-gauge roofing screws that were placed in the wood per full battery charge; for

example, the best-performing **METABO Beat 9.6/2 R+L** averaged 285 screws before the battery ran down. The low-speed/high-torque setting was used.

9 Drilling test
This score was based on the number of holes that were drilled per full battery charge; the **BOSCH PBM 9.6VE-2** averaged 176. The high-speed/low-torque setting was used.

10 Torque test
Torque — the amount of twisting force a drill develops — was measured using a computer-controlled dynamometer. The best score (the **RYOBI TFD-220R**) equates to 8.9 Newton metres of torque.

11 Ease of use score
This was arrived at by combining the ratings of four typical users in a practical test of each drill.

12 Overall score
We weighted the four tests as follows:
 ■ Screwdriving: 25%
 ■ Drilling: 25%
 ■ Torque: 20%
 ■ Ease of use: 30%.



WHAT DO YOU KNOW?



RECALLS AND BANS

- 1** Brown eggs are more nutritious than white.
True or false?



- 2** If you want to lower your blood cholesterol level, the most effective change you can make to your diet is to:

- A) Give up eggs.
B) Cut back on fatty foods.
C) Buy cholesterol-free products.

- 3** If you buy an item costing \$49.95 from a door-to-door salesperson and return it within 10 days, you're entitled to a refund.
True or false?

- 4** Car anti-lock braking systems (ABS) are designed to cut braking distances by locking the wheels during hard braking.
True or false?

- 5** What is a modem?
A) A device which allows computers to communicate with other computers through the telephone network.
B) A new form of oral contraception.
C) A funnel used to pour petrol into cars.

- 6** Which US president declared that there were four basic consumer rights: the right to safety; the right to be informed; the right to choose; and the right to be heard.

- A) Jimmy Carter.
B) Ronald Reagan.
C) John F. Kennedy.

OTHER BASIC US RIGHTS

THE RIGHT TO EXPRESS YOUR OPINION



THE RIGHT TO REMAIN SILENT



- 7** Electric heat pads, used to ease aches and pains, are safe to use in bed while you sleep.
True or false?

- 8** The most energy-efficient gas central heating unit with an Australian Gas Association energy rating label can cut costs by up to how much per year?

- A) \$80
B) \$350
C) \$120
D) \$250

- 9** Pay TV subscriptions cannot be cancelled or refunded once they have been paid for.
True or false?

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 (or 008) numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

Woolworths Supermarkets, Variety, Food for Less and Flemings Food Stores have recalled HOME BRAND NEAPOLITAN ICE CREAM (all sizes) with a use-by date of 13 May, 1996, as foreign objects were found in one carton of the product. The ice cream is sold throughout NSW and the ACT. Return to your nearest store for a refund. For further information contact the divisional recall co-ordinator on (02) 892 7180 or your nearest store.

Mazda Australia has recalled selected RX-7 (FD) SPORTS CARS, as the engine cooling system components and fuel hoses may need modification. Affected vehicles have a vehicle identification number within the range JM0 FD1031 00100004 to JM0 FD1033 00100065 and were built between January 1992 and March 1995. (The VIN is located under the bonnet on the engine compartment rear panel, and also in the warranty information booklet on page 5.) Under certain conditions, the engine could overheat and the engine compartment possibly catch fire. Contact your Mazda dealer to arrange for free correction of the fault. For further information call 008 034 411 between 8.30 am and 5 pm EST.

Achieva and Cobra Import Export have recalled SEVEN-PIECE NON-STICK COOKWARE SETS, as the non-stick coating may melt or catch fire. The sets were sold in Sydney by Achieva party plan and to customers in businesses in the Parramatta area through leaflets distributed by Diramint Pty Ltd. Don't use the cookware or eat food prepared in it. Phone Kristy Clarke at Achieva on (02) 662 2900 or Sue Wright at Cobra on (02) 662 1600 to arrange for collection of the set and a refund.

ANSWERS

- 1. False.** Shell colour doesn't affect an egg's nutritional content or taste. It simply reflects the breed of chicken that lays the egg.
- 2. B.** It's generally the level of saturated fat in your diet, not the amount of cholesterol in your food, which markedly affects levels of cholesterol in your blood. Although eggs are high in cholesterol, they're not high in saturated fat (unless you have them fried with bacon). Even people with a high cholesterol level can usually eat up to three or four eggs a week.
- 3. False.** The right to a 10-day cooling-off period for door-to-door sales applies only to items costing more than \$50.
- 4. False.** ABS is designed to allow drivers to maintain control during hard braking by stopping the wheels from locking up.

- 5. A.**
- 6. C.** There are now four additional rights: the right to satisfaction of basic needs; the right to redress; the right to consumer education; and the right to a healthy environment.
- 7. False.** Heat pads may overheat when used in bed overnight, and have been known to scorch surrounding bedclothes.
- 8. D.** Gas central heating units with high energy efficiency ratings may not only cut costs but reduce annual greenhouse emissions by up to 1.6 tonnes per household.
- 9. False.** The law says a customer must be able to cancel within one month's notice and receive a refund for the remaining time.

CHOICE

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Kawasaki Motors has recalled KAWASAKI MOTORCYCLES (1994-1995 models). The following models and vehicle identification number ranges are affected:

ZR550-B (Zephyr 550)

JKAZRFB1**A031638-JKAZRFB1**A036064

ZX600-E (ZZ-R600)

JKAZX4E1**A032012-JKAZX4E1**A034091

ZX600-F (Ninja ZX-6R)

JKAZX4F1**A001071-JKAZX4F1**A011952

ZR750-C (Zephyr 750)

JKAZRDC1**A043770-JKAZRDC1**A043909

ZX750-L (ZXR 750)

JKAZXDL1**A031427-JKAZXDL1**A033943

VN800-A (VN800)

JKBVNCA1**A000028-JKBVNCA1**A0009718

(The vehicle identification number is located on the compliance plate attached to the frame adjacent to the steering head. Note that the * digits will vary from one machine to another.) Some drive chains may have been improperly heat-treated during manufacture and may crack under certain conditions, which could result in loss of control.

Return to your nearest Kawasaki dealer for inspection and possible replacement of the drive chain. In the meantime, ride affected machines as little as possible and only at a moderate speed.

In ZX600-F models only, the tools may also come loose from the tool bag and fall into the drive chain area, resulting in damage and/or loss of control. ZX600-F owners should ensure tools are properly packed and secured and that no loose articles are left in the document compartment.

ZX600-F owners will have the toolbag replaced and the document compartment modified.

For further information on the location of Kawasaki dealers contact your local state office: NSW and ACT: (02) 638 7488. Queensland: (07) 855 2755. SA and NT: (08) 365 3430. Victoria and Tasmania: (03) 9338 5855. WA: (09) 277 7977.

QUF Industries has recalled DANONE DIET LITE PLUS FRUIT AND NUT YOGHURT and PAULS EXTRA CRUNCH YOGHURT WITH FRUIT and NUT MUESLI with use-by dates up to and including 22 July 1995, as small pieces of glass have been found in four Danone Diet Lite Fruit and Nut products. Only the above products are affected. They are sold throughout Australia, except for WA. Return to place of purchase for a refund. For further details, phone 1800 676 961.

TWELVE-MONTH INDEX

JULY 1994 — AUGUST 1995

(T) Test

(D) Includes assessment of suitability for people with disabilities

(U) Update of previous report

* Additions or corrections to reports, small follow-up items, or letters

Aids for the disabled	Nov	Fabrics, sunscreen	Jan (T), Mar*	Meat	
Air pollution	Jul	Fans, pedestal	Oct (T)	kangaroo	Jun
Alcohol, health effects	Aug	Fax machines	Aug (T)	processed	May
Annual buying guide	Dec	Film, colour print	Jun (T)	Mince, 'lean'	Jul (T)
		Financial planners	Apr	Mortgage managers	Mar
Baby monitors	Nov (T,D)	Food			
Bank service	Sep	bread	Mar (T)	Nader, Ralph, speech	Mar
Batteries, disposal	Feb	frozen meals	Sep (T)	Nutrient claims on food labels	Feb
Battery recharger	Jul (T)	kangaroo meat	Jun		
Birth control, methods of	Oct	mince, 'lean'	Jul (T)	Older people, caring for	Jan, Feb*, Mar*
Bread	Mar (T)	nutrient claims on labels	Feb	Oven cleaners	Sep (T), Nov*
Buying guide, annual	Dec	processed meat	May	Overlockers	May (T)
		sandwiches, pre-packaged	Feb (T)		
Cars		sports drinks	Mar (T)	Paint, exterior	Aug*
anti-lock braking systems	Aug	storage	Mar	Pay TV	May
CD adaptors	Mar (T)	trends	Dec	Pedestal fans	Oct (T)
child restraints	Apr (T)	Food processors	Nov (T,D)	Petrol, half lead	Oct
half lead petrol	Oct	Frozen meals	Sep (T)	Pollution, air	Jul
insurance	May, Jul (U)			Portable stereos (with CD player)	Jan (T)
Landcruiser tyres	Apr	'Green' homes	Apr	Prescription drugs, cheaper	Jan
recalls	Dec	'Green' organisations	Oct	Product liability	Jul
reliability survey	Mar			Public transport	Sep
safer	Mar	Half lead petrol	Oct		
Caring for older people	Jan, Feb*, Mar*	Health services	Aug	Refunds	Feb
Carpets, 'unstainable'	Oct (T)	doctors		Removalists	Aug
CD adaptors for cars	Mar (T)	informed consent		Renting vs buying	Jul
CD players, personal	Mar (T)	making a complaint		Repellents, mosquito	Jan (T), Feb (U)
Champagne and sparkling wine	Dec (T)	specialists			
Childcare	Oct, Nov	Hearing damage	Apr	Sandwiches, pre-packaged	Feb (T)
Child car restraints	Apr (T)	Heaters, convection	Jun (T)	Ski holidays	Jun
Chipper/shredders	Jan (T)	Homes, 'green'	Apr	Solar lamps	Oct (T)
Commonwealth Government appeals	Jun	Hot water		Sparkling wine and champagne	Dec (T)
Compost bins	Dec (T)	trial	Sep	Sports drinks	Mar (T)
Contingency fees	Jan, Mar*	anti-scald devices	Jul (T)	Stereos, portable (with CD player)	Jan (T)
Contraception, methods of	Oct			Strata management	Dec
Convection heaters	Jun (T)	Index, four-year	Jun	Sunscreen fabrics	Jan (T), Mar*
Cooktops, electric	Jun (T,D)	Insect repellents	Jan (T), Feb (U)		
Cordless drills	Aug (T,D)	Insurance, car	May, Jul (U)	Tampons/toxic shock	Jun
Credit card costs	Jan	Internet	Jul	Televisions, 51 cm	Apr (T)
Credit Reference Association	Sep	Investment advice	Apr	Timber, how to buy 'green'	Feb
				Timer switches, electric	Feb (T)
Deadlocks	Dec (T)	Kangaroo meat	Jun	Transport, public	Sep
Detergents, laundry	Aug (T)	Kitchen, buying a	Sep	Tyres, Landcruiser	Apr
Disabled,					
aids for	Nov	Labelling, nutrient claims	Feb	Vacuum cleaners, mid-priced	Jul (T,D)
rights of	Jun	Lamps, solar	Oct (T)	Video recorders	Feb (T)
Dishwashers	Apr (T,D), Aug*	Laundry detergents	Aug (T)		
Drills, cordless	Aug (T,D)	Lawn trimmers	Oct (T)	Washing machines	
Drugs, cheaper prescriptions	Jan, Mar		May		Sep (T,D), Nov (U,T,D), Feb*
		Locks, exterior door	Dec (T)	Wood, how to buy 'green'	Feb
EnergyCard	Jan, Mar*				